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# NEW VALUES IN CHILD WELFARE

## The Annals

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# Edmund J. James

Founder and First President of the Academy



THE members of the Academy will be grieved to learn of the passing away of Dr. Edmund J. James, Founder and first President of the Academy.

Early in the 80's, Dr. James saw the necessity of a national organization free from all political or partisan affiliations which would devote itself, in a spirit of public service, to the discussion of the great economic, social and industrial problems confronting our country, and which would place at the disposal of its members, the results of careful scientific investigation. He realized, with statesmanlike vision, the importance of the systematic education of public opinion and devoted himself wholeheartedly and unselfishly to the task of founding a national organization based on these principles.

Starting with a modest organization, and in the face of many difficulties and discouragements, he never for a moment lost faith in the importance of the enterprise. The years have fully justified this faith and the country owes to him a deep debt of gratitude for the great service thus rendered.

Dr. James was a profound believer in the future of democracy and he foresaw, with clear vision, the great influence which this country was destined to have in world affairs. He appreciated more clearly than any of his contemporaries that, unless this great power was guided by an enlightened public opinion, it would become a real menace to our democratic development and might develop into a menace to the peace of the world.

Those of us who had the privilege of working with him will never forget the inspiration of his personality and example.

The Academy has lost a great leader, whose passing away places a heavy obligation upon those called upon to continue his work.

L. S. ROWE,  
*President.*

## CHAPTER 2

THEORY OF THE EARTH AND ITS HISTORY

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## A FOREWORD

THERE is no need of an apology for a book on child welfare. Whatever our particular approach to the problems of social welfare, the period of childhood offers the most constructive possibilities. The emphasis upon causal explanation and the genetic viewpoint, which characterize the scientific method, have crowned youth with paramount importance. The emphasis upon child welfare may be termed the long view of social welfare.

Children, in the last analysis, are what their elders make them. They cannot be more: they dare not be less. The protection of family life takes on new meaning when considered in relation to child welfare. The importance of various other social arrangements, viewed in this light, differs, if at all, only in degree. Reciprocal emphasis

upon family integrity and social well-being may be termed the long view of child welfare. The new values in the field of child welfare, amplified by the articles in Part I, reflect this long view.

Part II consists of the papers read before the third All-Philadelphia Conference on Social Work, held March 3-5, 1925. The Conference topic was "Every-child: How He Fares in Philadelphia." Both because of their content and the many points of view represented, the Academy presents them to its more extended audience. Miss Almena Dawley, of the committee on findings, is responsible for the gathering and organization of these articles, and acknowledgement is hereby expressed.

JAMES H. S. BOSSARD  
J. PRENTICE MURPHY



# The Protection of Family Life Through Accident Prevention and Compensation

By JOHN B. ANDREWS

Secretary, American Association for Labor Legislation, New York City

**F**EAR of the killing or maiming of the breadwinner as a result of a work accident haunts the fireside of every wage-earner's family. This fear developed with the rise of modern industrialism. It became acute and ever-present with the comparatively recent organization of industry on a vast scale; with the invention of complex, high-speed power machinery; with the increased daring of engineering operations—throwing huge structures high against the heavens and tunneling deep into the bowels of the earth. Our machine civilization has been bought at the price of human lives and limbs, of family distress and destitution. What are we doing about it?

"Killed in the course of his employment" is a phrase that used to spell dire calamity in practically every home affected. In the past dozen years much of this suffering and want have been alleviated in America by the adoption of workmen's accident compensation laws. A great deal still remains to be done. Millions of workers have not yet been brought under the protection of social insurance. Benefits under existing laws are on the whole far from adequate. There is need for greater effort in the prevention of industrial accidents.

## FAMILY DISASTER DUE TO WORK ACCIDENTS

Warren H. Pillsbury wrote a decade ago in describing the tragedy of disability to the wage-earner:

When obliged to leave work, the income of himself and his family is ended. His

savings will seldom last for more than a week or two of idleness. He then becomes a charge upon relatives, friends and public charity. Worry over his financial condition prolongs his illness. Inability to procure necessary medical and surgical appliances or to take proper rest or sanatorium treatment delays recovery. The children are taken from school prematurely and put to work without adequate preparation or allowed to go upon the streets. Eventually he may go to the county hospital for a long period of time, and his wife will be taken care of by the Associated Charities, or will undertake work beyond her strength and in turn become ill. The employer has to break a new man into the work. The community, friends or relatives have to support the family, and the man is inefficiently and haphazardly taken care of because of lack of organized social endeavor to meet the problem presented.

The family cost of occupational injuries is appalling. Most men engaged in industry are between 25 and 50 years of age, a large proportion of them married and at an age to be fathers of young children. Wage workers as a rule have to live close to the margin of their earnings. They cannot, unaided, weather the loss of their job for an extended period. When the stretcher is carried through the door of a workingman's home, the wolf is not far behind.

Every year in the United States there are about 2,500,000 industrial accidents, of which over 20,000 are fatal. It has been authoritatively estimated that the cost of these accidents in loss of earnings is over a billion dollars.

What this means in terms of family life is suggested in a study made by the U. S. Bureau of Labor Statistics, cover-

ing death cases in three states in 1915. It was found that in Connecticut 71.6 per cent of the men were married; in Pennsylvania, 69.8 per cent, and in Ohio, 72.8 per cent. Nearly three-fourths married men! An earlier investigation, in Allegheny County, Pennsylvania, disclosed that of 526 fatalities, 258 were married; 206 had one or more children under sixteen, while 39 of the single men were the sole support of a family. It is significant that more than half of all persons injured in industry are married.

Men of the age to have growing children are more frequently placed in dangerous jobs than are boys or older men. And in slack times preference for continued employment is commonly given to heads of families. That there is a tragic side to such preferment is seen in the results of the coal mine explosion at Castle Gate, Utah, in March, 1924. The company had closed down one of its mines, laid off practically all of the single men and placed married men at work in the mine that met with disaster. Of the 172 men killed in this explosion, more than 100 were heads of families, leaving 105 widows with or without children.

What happened to the stricken family before the advent of workmen's compensation—and what still happens where compensation does not apply—is revealed in several authoritative studies. It was nothing less than calamity.

A survey of 526 death cases in Pennsylvania in 1906-07, when suits under the common law then offered the only redress in that state, showed that nothing but funeral expenses was paid in the cases of 65 per cent of single men leaving dependents; only 30 per cent of the widows received more than \$500, and 53 per cent of the widows received nothing.

Similar disclosures were made by an

official investigating commission in New York in 1907-08 prior to the adoption of workmen's compensation. Of 115 fatalities, all married men, in Erie County 78.6 per cent of the families received nothing or less than \$500, nearly half of this 0-500 group getting nothing. Figures from Manhattan showed similar conditions except that the percentage of families receiving a mere nominal sum or nothing at all was even higher. The commission gathered closed records on 236 fatalities; in 125 nothing was paid except funeral expenses.<sup>1</sup>

The New York commission's figures threw some light upon the resulting hardships to the dependents. Of 186 families whose breadwinner had been killed, 93 widows had gone to work; in 9 families children under 16 had been forced to take jobs; 37 families had moved to cheaper living quarters; 10 families were destitute and 33 were receiving charitable aid.

Similar findings were reported by the U. S. Bureau of Labor Statistics as a result of a study in Pennsylvania at that time. Despite the earnings of mothers, and charitable aid, the plight of the bereaved families was found to be desperate. Says this report:

Many of these families were in the most extreme poverty, ill-fed, insufficiently clothed, suffering in the present and with no prospect of any improvement of conditions in the future. Unfortunately this state of affairs was not confined to those who were receiving public aid. Among others there were some in quite as acute poverty, some in which such straits were escaped only because relatives, but little better off than themselves, had joined forces with the distressed group, and others in which all that stood between the family and utter financial

<sup>1</sup> EDITORS' NOTE:—The distressing results of the earlier common law procedure are emphasized in the reports of many other state industrial commissions, as well as in the records of numerous public and private case-working agencies.

disaster was the health of a woman working herself out in an effort to be at once wage-earner and home maker for a group of children so young that not for years could she expect any lightening of the burden.

There is another aspect of such distress; its far-reaching social consequences. This Federal report touches on this. It cites the many families, thrown into want, that have no prospect of anything better until the children should become wage-earners. This report goes on to say:

But, the children on whom their hopes depended were growing up under privations that would almost inevitably result in poor physiques and lowered vitality, and that would quite inevitably deprive them of any opportunity for becoming skilled, efficient workers. The community may have to pay in part for the father's death in contribution to the children's support; it will pay a heavier price in the injury done to the development of these children, from whom the workers of a few years hence must come.

#### CHILD WORKERS MENACED BY INJURIES

There is another army of children who enter the picture here—the children who are themselves killed and injured in industrial accidents.

In New York State alone, in a single year, 1919–20, there were 1983 compensable accidents to children under eighteen years, 12 of which were fatal. It should be noted that this does not include accidents in agriculture or domestic service where 22,091 minors under eighteen are employed, nor does it include injuries of less than two weeks duration. Of the 1983 cases, 421 resulted in permanent disabilities—handicaps to these young people for the rest of their lives.

Surveys made by the U. S. Children's Bureau of compensable accidents to minors under 21 in Massachusetts, New Jersey and Wisconsin show in one year a total of 7478 accidents, of which

38 were fatal, and 920 left permanent injuries. The Bureau also found that among 800 working children in Boston continuation schools, one child in every 20 had been injured as a direct result of his employment. For a two-year period ending September, 1924, the Indiana industrial board reports 949 accidents to wage working children 16 years of age or younger.

Work accidents to children call for special consideration. The inhumanity of child labor, its permanently evil effects upon the victim and hence upon society, are aggravated when there is added the crippling result of an injury. With his chances of getting a job lessened, his permanent earning capacity reduced and, particularly in the case of disfiguring injuries, his likelihood of marriage more remote, the broken youth with his whole life ahead of him is faced with grim obstacles in the way of becoming a productive citizen and head of a family.

Children need special protections against accidents. They are easily fatigued and consequently more likely to meet with injury in a long day's work. They are incapable of the sustained concentration necessary to avoiding danger. They are curious and thus often court mishap. And when adolescent they are prone to be impatient of control which leads them to disobey rules made for their safety. Until such time as we can abolish child labor in industry we must throw extra safeguards about them.

There has been progress. The recent rejection of the child labor constitutional amendment of course puts an end to Federal-state co-operation in regulating child labor, at least for the time being. But there remains a considerable body of child labor laws in the states. All but two states fix the minimum age of employment of children at 14 or more, though many exceptions

are permitted. Thirty-two states have a 16-year limit for employment in mines. Many states allow child employment when school is not in session. This practice may tend to uphold educational aims, but it does nevertheless weaken the service of age limit laws to accident prevention. Most states have laws prohibiting the employment of children of 16 or under at specially dangerous work. An excellent aid to child labor law enforcement and to the reduction of work accidents among children is the legislation, already adopted in four states, which allows double or triple compensation to minors who have been hurt while employed illegally.

Now that the states have insisted upon their own full responsibility for the protection of children against industrial exploitation and accidents, we may look to them to make the legal safeguards more nearly adequate. Among the pressing needs are the standardization of age limit laws and the removal of vitiating exceptions, together with the strengthening to a uniformly high standard of laws prohibiting child labor in dangerous occupations. With the latter there should be a raising of the age limit which in most of the existing laws is only 16 years. One study has shown that children from 16 to 18 years old are particularly subject to accidents from power machinery. There should of course be a wide extension of the legislation imposing triple compensation in case of injury to children who were employed in violation of law. An outstanding merit of this plan is its incentive to the prevention of accidents.

#### PREVENTION THE COMPLETE REMEDY

For adults, too, the end to be sought—the most complete remedy—is the prevention of industrial accidents. An accident that does not happen cannot

leave a train of evil consequences to family life and to society.

The safety movement that has spread rapidly in the past few years grew out of a realization that it is more humane and economical to prevent the injury than to provide compensation for it. We now have organized "Safety First" work in industrial establishments. In many states effective work is being done by way of inspection of hazards and ordering the installation of mechanical safeguards. Insurance companies and state funds promote safety by increasing or reducing the insurance rates according to the standing of a given plant with respect to the elimination of hazards to life and limb. Many companies now have a force of inspectors who investigate the risk before the final rate is computed. In Ohio, where workmen's accident insurance is successfully carried in an exclusive state fund, a law of 1925 authorizes the state industrial commission, in its discretion, to expend from the state fund about \$100,000 a year for the investigation and prevention of industrial accidents and diseases.

Accident compensation laws have provided the chief incentive to the safety movement. C. W. Price, long a leader in the national safety crusade, states that during the five years when he was connected with the Wisconsin Industrial Commission accidental deaths were reduced 61 per cent. "One-half of the credit for this accomplishment," he says, "must be given to the stimulus which the compensation law gave to the whole safety movement."

Safety engineers, public officials and other authorities are now insisting that 75 per cent of all industrial accidents are preventable. It is known that many are needless. Mine disasters due to coal dust explosions, a source of cruel family and community tragedies,

can, for instance, be eliminated by a simple and inexpensive safety device—sprinkling the underground workings with rock dust. But there will always remain, perhaps, a residue of accidental injuries in industry that are inevitable. Protection against these must be provided through adequate plans for accident compensation.

#### EVILS OF OLD DAMAGE SUIT SYSTEM

Only a little more than a dozen years ago the workers of America had no recourse, when injured, except suits for damages under the common law or employers' liability laws. Such procedure was long drawn out, costly and uncertain. The weight of judicial rulings were overwhelmingly against him. His employer could block his claims, as a rule successfully, by invoking the doctrines of fellow servant blame, contributory negligence and assumption of risk. Under liability laws insurance companies took over the employer's risk. Their batteries of highly-paid, expert lawyers presented an even more formidable opponent to the poor worker or his dependents. The injured worker's disadvantage gave rise to a tribe of "ambulance chasing" lawyers who, when successful, often put into their own pockets a lion's share of the damages won.

Illuminating figures were taken in 1910 from the records of ten insurance companies, covering a three-year period. They show:

|  |              |
|--|--------------|
| Collected from employers.....                                      | \$23,523,585 |
| Absorbed by companies in profits<br>and expenses.....              | 14,963,790   |
| Received by plaintiffs' attorneys<br>(approximately).....          | 1,900,000    |
| Received by injured workmen or<br>their dependents (approximately) | 6,660,000    |

Thus for every \$100 paid by the employer in premiums, only \$28 reached the worker, and then only after long court action in many cases. But even

so, those who recovered anything were the rare and lucky ones. Only a fraction of cases were taken to court because the injured man knew a law suit was but a gamble, with all odds against him.

Such conditions were intolerable. The public was aroused. It awoke to the social menace of allowing industrial accidents to continue throwing productive citizens upon the human scrap heap, plunging families into destitution, imposing upon the community a burden of charitable relief, while industry itself slipped out from under its own responsibility. Accident compensation legislation made its advent.

#### ACCIDENT COMPENSATION BRINGS RELIEF

The principle underlying workmen's compensation is that the cost of industrial accidents should fall not upon the victims and their families, but upon industry which in turn shifts it upon the consumer. The costs of work accidents should be treated like all other expenses of production. Without having to go to law, the injured man automatically receives medical care and a percentage of his wages for the time during which he is disabled, or, in the case of permanent injury, for a certain number of weeks, or, more rarely, for the rest of his life. The payment is made by the employer, or more commonly by an insurance company or state fund which has insured the employer against such loss. In most states there is an industrial commission to see that just awards are made promptly. The idea is not charitable relief but compensation for loss of earnings.

How superior workmen's compensation is to the old system of employers' liability is clearly indicated by two official studies.

Until recently the Ohio compensa-

tion law in certain cases allowed the injured worker, if he chose, to sue for damages instead of accepting compensation benefits. The industrial commission investigated 58 cases where the employe had made use of this privilege and compared the results with those which an appeal to the commission would have given. The comparison is summarized thus:

| ITEMS   | TOTAL       | AV. PER CASE |
|---|-------------|--------------|
| Amount for which suits were brought .....                   | \$1,710,630 | \$29,494     |
| Amount of final settlements .....                           | 174,480     | 3,008        |
| Amount of claimants' attorney fees and court costs .....    | 61,068      | 1,053        |
| Net amount received by claimants .....                      | 113,412     | 1,955        |
| Amount receivable had claimants accepted compensation ..... | 163,563     | 2,820        |
| Amount of employers' attorney fees and court costs .....    | 41,875      | 722          |
| Cost to employers of settlements plus fees and costs .....  | 216,355     | 3,730        |

That is, the claimants received on the average 30 per cent less, and the cost to the employers was over 30 per cent more than would have resulted from appeal to the compensation law. The courts and lawyers got the difference, which totalled \$102,943.

In a most extensive and thoroughgoing study of compensation to dependents of men killed in industry, published by the U. S. Bureau of Labor Statistics, a comparison was made of

the condition of such dependents in three states. The states selected—Pennsylvania, Connecticut and Ohio—represented three types of law.

Pennsylvania at that time (1915) had *no compensation law*. A suit at law or the generosity of the employer was the employe's only hope for indemnity.

Connecticut had an *elective compensation law*. Neither employer nor em-

ploye were obliged to come under its provisions.

Ohio had a *compulsory compensation law*. All employers were required to insure in a state fund.

Significant facts brought out in this study are listed as shown in the table below.

The report concludes:

The situation may be summed up by saying that, in the compensation states, the families of victims of industrial accidents

|  | PENNSYLVANIA | CONNECTICUT | OHIO   |
|--|--------------|-------------|--------|
| Number of cases investigated .....   | 305          | 188*        | 451    |
| Number cases married men .....   | 137          | 53          | 206    |
| Number families receiving indemnity .....  | 55           | 48          | 200    |
| Amount of indemnity received per family (Item 3)   | \$636        | \$2269      | \$3098 |
| Average weekly income of families before accident  | 20.43        | 19.67       | 19.46  |
| Average weekly income of families after accident<br>(Exclusive of indemnity and charity) ..... | 6.33         | 6.05        | 5.42   |
| Per cent of widows taking up gainful occupations   | 31.4         | 18.9        | 28.2   |
| Per cent families receiving charity from public...   | 23.4         | 1.9         | 1.5    |

\* In Connecticut 68 of the 188 cases were not under the elective compensation law, so that only 120 were really included in the investigation.

knew with reasonable certainty what they might expect, received it with reasonable promptness, and found it, in general, sufficient to keep them from extreme hardship. In the liability state visited the families of decedents were entirely uncertain as to what they would have or when they would get it. That statement is not quite correct; a large proportion were quite certain that they were not going to get anything and that it was no use to try to do so. Whether a victim's family received anything depended much more upon the employer than upon the family's need or upon his earning capacity, or upon the nature of the accident. In general the payments received were quite inadequate to the needs of the families. Not far from one-fourth of those visited had already, within less than a year from the fatality, been obliged to seek charitable aid, and there was every prospect that many more would have to do so before long. And many were living in a degree of poverty and destitution which can hardly be exaggerated. Of course, not all the families visited in Pennsylvania were suffering and not all in the other states were comfortable. But looking upon the situation in each state as a whole, that in Pennsylvania presented a nightmare of suffering and destitution as compared with that in the other states. Neither of the compensation systems studied is beyond criticism, but their results are so superior to those of the liability system, that the claims of their advocates may be regarded as wholly justified.

The success with which compensation legislation is lessening the need for charitable relief is emphasized in the eighty-first annual report, recently issued, of the New York Association for Improving the Condition of the Poor.

Says the report:

In 1914 the A. I. C. P. participated with other social organizations in a successful endeavor to secure compensation for deaths and injuries in industry. It did this because it believed that this was a proper charge upon industry and should not be left to the uncertainty of reference of such cases to public or private relief organiza-

tions. It also believed that the development of workmen's compensation would tend to stimulate the reduction of the total volume of accidents in industry.

Ten years' results of the operation of the workmen's compensation act have amply justified the effort. Accidents are now compensated for with a certainty. Hospital and medical care are provided insuring a maximum of possibility of early recovery and return to industry and a considerable group of families are removed from the necessity of applying for relief to any organization. Furthermore, the experience of the past ten years has demonstrated that the volume of dependency created from this source was too great to be readily met as a relief problem by either public or private organizations. Evidence seems to indicate also that the operation of this law is tending to reduce the total volume of distress due to accidents in industry.

Compensation laws have proved that they can and do soften the blow to family well being of an accident. They are doing away with a vast deal of the suffering and want and broken lives resulting from disabling injuries. They still, however, fall short of their possibilities.

#### DESIRABLE STANDARDS FOR WORKMEN'S COMPENSATION

What remains to be done to make compensation legislation adequate? To include all workers and to bring every law abreast of the standards, for instance, embodied in the bill now awaiting belated action by Congress to provide accident compensation for private employes in the District of Columbia, would mark a new era in protection against accidents. The chief standards to be aimed at may be briefly outlined, thus:

(1) *Relief must be certain, prompt and automatic, and applicable to all.* Certainty is provided by requiring employers to take out accident insurance. Promptness calls for the commission form of administration which elimi-

nates costly delays of court procedure; for a short "waiting period," and for the penalizing of unwarranted appeals from awards. Automatic relief, without the waste of litigation costs or the unfairness of unreviewed settlements, is assured by proper court review. Compensation should cover all occupations, including small establishments.

(2) *Earning capacity of the injured worker must be restored as completely and as quickly as possible.* This requires unlimited medical care so that needless permanent injuries may be averted; vocational rehabilitation (including maintenance when necessary) so that a man rendered unfit for his old occupation may be returned to industry in a job suited to his condition; and the creation of special funds for "second injuries" to protect the employability of permanently disabled persons, so that, for example, an employer need not hesitate to hire a man with one eye gone through fear that if an accident in his plant takes the remaining eye he will have to pay the higher compensation for total blindness.

(3) *Loss of earnings due to accidents must be met at least to a degree that will prevent individual and family distress and social degeneration.* The scale of compensation payment should be adequate—at least two-thirds of wages, subject to a weekly maximum of not less than \$20. In fixing the compensation rate the probable increase of earnings of a minor should be taken into account. Certainly in death cases and possibly also in cases of permanent total disability, the size of the dependent family should be a factor in setting the rate. The payments should continue, without arbitrary limits, as long as there is actual need. To dependent children this should be long enough, say to the age of 18, to permit proper education for future work; to widows or parents until death or remarriage; to the injured worker until his earning

power is restored. Compensation for permanent injury should cover the period of complete disability, the "healing period," and also allow for permanently reduced earnings.

(4) *The stimulus of compensation laws to accident prevention should be fully utilized.* Wilful misconduct or carelessness by either employer or employee should be penalized by decreasing the compensation. An aid in keeping children out of prohibited employment, and hence out of danger, is the provision for imposing double or triple compensation for injuries to minors illegally employed. And, as noted before, "merit rating" by insurance companies and state funds is effective in encouraging employers to make their works safe and thus win a lower insurance rate.

#### A DOZEN YEARS OF PROGRESS

No American compensation law has yet achieved these desirable standards in all respects. The Federal act covering the half million civilian employees of the government is perhaps the most nearly satisfactory. Nevertheless, amazingly rapid progress has been made.

It was in 1910, in New York, that the first compensation law of general application was enacted. This was declared unconstitutional but the constitution was thereupon amended, permitting the enactment of a compulsory law in 1914. The tide set in during 1911 when compensation was adopted in New Jersey, Washington, Nevada, Wisconsin and half a dozen other states. By 1925 forty-two states had enacted compensation laws, in addition to Alaska, Hawaii and Porto Rico and the Federal government. In 1925 Arizona enacted a good law which, however, must be ratified by popular referendum in September. The six states that have as yet taken no action are all in the non-industrial South.

Wage-earners in private employment in the District of Columbia have, to the shame of Congress, been denied compensation protection, though an admirable bill has been pending for four years and twice has been given a strongly favorable committee report.

Year after year the state legislatures have amended their compensation laws, in the light of experience, bringing them gradually closer to desirable standards. The trend has been steadily toward increased coverage, better medical care and more liberal payments.

#### IMPROVEMENTS STILL TO BE MADE

In the light of the adequate compensation standards outlined above, there comes to mind at once a number of outstanding deficiencies in American compensation legislation that call for immediate improvement. Six laws have failed to provide for administration by commission. Six, including that of the great industrial state of Pennsylvania, still have a "waiting period" longer than seven days. As to broad coverage, in all but one compensation state agriculture and domestic service are excluded, except by voluntary arrangement; in 21 laws there are numerous exemptions, and in 12 laws only "hazardous" employments are covered. Rehabilitation is carried on in 39 states, commonly under the Federal aid system, leaving a dozen states lagging. Maintenance during rehabilitation is provided thus far in only eight states. In all but nine laws there is need to include protection against "second injuries." The scale of compensation in 19 laws allows 65 or 66 $\frac{2}{3}$  per cent of wages, at least where there are dependents; the other 23 laws should be raised to this standard. A weekly maximum of \$20 or more is granted in but nine laws; 36 laws allow \$15 or more, leaving six with less than \$15, again including Pennsylvania with a meagre \$12. Twenty-

seven laws do not yet take into account in fixing rates the probable future earning power of a minor. Twenty-one laws graduate payments according to the size of the family in death cases, and a few do so in disability cases also, but this most helpful practice should be given wide application in all laws. In 33 laws the period of compensation to widows should be extended to "death or remarriage." No state has yet fully met the standard of compensating injured workers until their earning capacity is restored, although 19 laws do compensate for permanent total disability. A recent illustration of compensation deficiencies that must be overcome is found in the Indiana law as it applied to the dependents of the 51 miners who were killed in a coal dust explosion at Sullivan, on February 20. No widow, regardless of the number of children dependent upon her, is entitled under the Indiana law to more than a total of \$4,060, or to compensation for more than 300 weeks. Manifestly, in many cases, the community will have to assume further responsibility when the compensation payments have ceased.

With a great deal accomplished and much still to be done, it is now an accepted American principle that relief from the unfortunate results of occupational injuries shall be provided through accident compensation legislation. In bringing all workers within the protection of compensation and in raising every law to adequate standards, so as to provide the most perfect measure of relief that is possible under existing industrialism, it is most important to keep always in mind that accident compensation is a powerful preventive force. It is a higher service to prevent the injury of a worker than to give him and his family compensation for lost earnings, which however liberal cannot liquidate pain or sorrow or broken home life. The final goal is *prevention*.

# Recent Progress in the Control and Elimination of Industrial Diseases

By LEE K. FRANKEL, PH.D.

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INDUSTRIAL hygiene is one of the major branches of the field of preventive medicine. Its prime importance as a part of the life conservation movement is determined by the large number of persons who are exposed to hazards in industry. There are millions of men and women in the United States who, whether they like it or not, must accept the working conditions which they find in their particular workplaces. Only the conscience of industry and the depth of public interest stand between these men and women and the industrial hazards to life and health and to the welfare of families. Substances used in industry, working processes, the sanitary and other physical condition of workplaces are fixed for them. It is the aim and purpose of industrial hygiene to modify, so far as practicable, the specific hazards of industry to the end that there shall be less disabling illness, less suffering and fewer premature deaths as the result of the hazards to health which the workpeople of this country accept as a necessary condition to employment.

During the past fifteen years there has been an ever-widening appreciation of the constructive work which industry can perform to mitigate distinctly industrial hazards to health and life. Yet, even at the present time, we have no way of accurately measuring the prevalence and the resulting mortality and other social costs of industrial disease. While health and industrial conditions are undoubtedly much better than they were fifteen years ago, this judgment is based

largely upon impressions derived from generalized data quite remote from specific situations in given industries. Further progress in industrial hygiene will depend largely on the steps which are taken to make comprehensive record of the exposures to specific hazards, the illnesses, disability and deaths which arise from such hazards, and from critical analysis of the resulting facts.

We can feel confident, however, that there has been real progress in the control of industrial diseases during the past decade. Certain general statistical evidence is available for one or two sources of social loss. There are other evidences that the work of the past decade has been effective in the recognition of specific local situations and that further and substantial progress will be made in the near future.

## SPECIFIC PROGRESS

Perhaps the best instance of apparently successful control of one hazard is the experience with phosphorus poisoning in the match industry. After attention had been directed to this problem, more than ten years ago, legislation was enacted which placed a prohibitive tax upon matches containing white phosphorus. This led shortly to the practical abolition of the use of this substance in the manufacture of matches and consequently to the practical extinction of white phosphorus poisoning among workers in this industry.

At, or about that time, general interest was aroused in the problem of

lead and other industrial poisonings. Wide publicity was then given to the health hazards in industries using lead compounds. While there are no statistics available on the reduction in cases of lead poisoning, there are certain facts which suggest that marked progress has been made in controlling this hazard. The death rate from chronic lead poisoning among white males at ages fifteen and over, in the Industrial Department of the Metropolitan Life Insurance Company, declined from a figure of 15.7 for each 1,000,000 of such policyholders in 1912 to a rate of 6.6 per 1,000,000 in 1924. This represented a reduction of 58 per cent in the death rate from chronic lead poisoning. Among males in the U. S. Registration Area at ages 15-74 years, the death rate in 1911 was 6.4 per 1,000,000 and in 1923, 3.9 per 1,000,000. This represents a decline of 39 per cent in the death rate from chronic lead poisoning among all males in the population of the Registration Area at ages 15-74 years.

It should be recalled also that this marked decline in the death rate from chronic lead poisoning took place in the presence of an increase in the use of lead compounds in industry. I refer particularly to the increase in the manufacture of rubber tires, to the new and widely developed industry of automobile painting which involves very serious exposure to lead poisoning, to the extensive development in the manufacture of storage batteries as ancillary to the automobile and radio industries.

Some scattered information is available on the reduction in lead poisonings in specific establishments. In one paint manufacturing establishment, before measures of control were established, 20 per cent of the working force was ill and six weeks was the average term of service in the dry-color department. After certain hygienic measures

were instituted, there occurred practically no illnesses from lead poisoning and the personnel of this department remained fairly stable. In a car manufacturing establishment where seventy-seven cases of lead poisoning occurred in one year, the institution of hygienic measures resulted in the practical abolition of lead poisoning in the following year. In the state of Ohio some rather remarkable work has been done in the reduction of lead poisoning following the adoption of the so-called "Lead Law" in the state in 1913. In twelve industrial establishments which formerly produced practically all of the reported cases of lead poisoning, after the adoption of preventive measures, lead poisoning has practically disappeared. Dr. Hayhurst says that it is now rare to receive case reports of lead poisoning from these plants and he is convinced, after thoroughly investigating the methods adopted to prevent lead poisoning, that such cases seldom occur and that those which do occur are invariably mild in form.

We have practically no historical information on the control of other occupational poisonings. Only four deaths from this cause were reported in the experience of the Industrial Department of the Metropolitan Life Insurance Company in 1924. For this reason it seemed hardly worthwhile to develop the historical statistics for these poisonings from the records of the Metropolitan.

#### SOME GENERAL MORTALITY STATISTICS

There are no other sources in the morbidity or mortality statistics available to us which throw any more light on specific progress in the control of the industrial diseases in the United States. But there are some generalized mortality statistics which suggest that there has been fundamental progress in the alleviation of industrial stress.

Thus the expectation of life of white males above ten years of age in the Industrial Department of the Metropolitan Life Insurance Company was 45.6 years in 1911-1912. In the year 1923, the expectation for this group was 51.0 years, a gain of more than  $5\frac{1}{2}$  years in the interim. The death rate among white males at the ages of 15-64 years in the Industrial Department of the Metropolitan in 1911 was 13.77 per 1,000; in 1923 the death rate was 9.40 per 1,000, or a reduction of nearly 32 per cent over this period. Between 1911 and 1923, the death rate of white females at the same age period in the Industrial Department of this Company declined only 24 per cent from a figure of 10.52 in 1911 to 7.98 in 1923. The more favorable rate of decline in mortality for adult white males suggests that there may have been life-saving influences at work among these white males which did not apply to the group of white females, who were influenced by the same forces of improvement in domestic and general community conditions as affected white males. It is impossible to say how much of this more favorable decline in the death rate of adult males was due to improved industrial conditions. One must consider a host of forces not subject to direct measurement: prohibition, hygienic instruction of men in the army, the wider contacts of men with the flow of ideas emanating from the public health movement, etc.

The facts for the decline in the death rate of tuberculosis of the lungs among white males and white females at ages 15-64 years are also of interest. Between 1911 and 1923, the decline in the death rate for tuberculosis of the lungs was 57 per cent for white males and only 46 per cent for white females. This favorable margin of 11 per cent in the decline of the tuberculosis death rate for white males may not, of course,

be credited entirely to improvements in industrial conditions. We must consider seriously the effect of the anti-tuberculosis work of the past twenty years, especially in view of the fact that males in the population have been able to take advantage of sanatorium and other curative facilities more readily than have females. The industrial factor is present in these statistics, of course, but the extent of its influence is masked by many other factors, the precise effect of which cannot be measured.

If the facts could be secured, I believe it would be found that total mortality directly ascribable to all of the factors of industrial character combined, other than accidents, would not amount to as much as the mortality from a single disease such as pneumonia or Bright's disease or what amounts to about one death per one thousand lives per year. It seems possible that when the scattered elements of the industrial hygiene movement are brought together and when the reporting of industrial disease and of the consequent mortality is placed upon a reasonably sound basis, then specific lines of action will be developed which will shortly result in the practical extinction of the sickness and mortality arising from this cause. We may be overestimating the force of specific occupational hazards upon the general mortality record. Only the effective reporting of industrial disease and of its direct effects will enable us to gauge this factor. It is hoped that steps can be taken to secure on a uniform basis the facts which will, for the first time, give us an adequate idea of the effect of industrial hazards upon the general mortality record.

#### THE PHYSICIAN IN INDUSTRY

There are certain other facts which suggest that industry today has a

better control over occupational hazards to health than it had ten or fifteen years ago. These are not facts in respect to the specific prevalence and mortality of industrial diseases, but relate to the organization of work in industrial hygiene and to substantial refinements in methods of attack.

Consider first, the rise of the physician in industry. A large number of the more important establishments now employ industrial physicians on a full-time basis. The work of these men in selecting personnel for work in the industry, in conducting periodic medical examinations, in organizing and conducting clinics, and in making special studies for the prevention of industrial disease, all have, no doubt, had a beneficial effect upon the health of the workers engaged in these industries. The Annual Proceedings of the Association of Industrial Physicians show that a large number of doctors are now engaged in the active study of the problem of industrial disease. Furthermore, the work of these men in industry is encouraged by the research and survey activity of the U. S. Public Health Service, the Bureau of Mines, and other Federal Departments, the state departments of health and labor, and the departments of industrial hygiene of a number of progressive medical schools. Out of a total of forty-eight states, twenty-six are reported to have the supervision of the health of workers under labor departments, while four states and the District of Columbia have similar functions under the health departments.

#### STATE AND FEDERAL AID

The movement for the compensation of occupational diseases has progressed to the point where, at the present time, twelve states and the Federal Government provide compensation, either for

occupational diseases generally or for designated diseases of this class.<sup>1</sup> No statistics of any great value to the industrial hygiene movement have been published for the compensable occupational diseases. The right organization of data sources, the display of the facts on uniform schedules for the several industries and areas, and the prompt publication of the results of tabulation, are problems of the future. It may be possible that within a few years a plan may be drawn up for the tabulation and publication of the statistics of industrial diseases developed in the compensation field. These will be as useful as are the facts on industrial accidents now being reported in accordance, more or less, with the requirements set forth by the Committee on Statistics<sup>2</sup> of the International Association of Industrial Accident Boards and Commissions.

A further progressive step was taken by the Massachusetts General Hospital in 1916 in the organization of its industrial clinic. It was felt at that time that a really accurate determination of the incidence of occupational diseases and poisonings involved the preparation of machinery for recognizing these diseases. At that hospital every patient coming to the out-patient department was interviewed by an assistant familiar with the hazards of industry. All cases which could possibly be of occupational origin were referred to the Industrial Clinic under Dr. Wade Wright. In this way 5,000 out of a total of 32,000 admissions to the out-patient department were referred to the Industrial Clinic, and approximately 2,000 of these were ultimately found to be suffering from occupational disorders of one kind or another.

<sup>1</sup> Bulletin No. 379, U. S. Bureau of Labor Statistics, p. 6.

<sup>2</sup> Bulletin 276, U. S. Bureau of Labor Statistics, Govt. Ptg. Office, Washington, D. C., 1920.

Dr. D. C. Parmenter,<sup>3</sup> who is now in charge of the Industrial Clinic at the Massachusetts General Hospital, reported that in 1923, out of 27,888 cases admitted to the out-patient department, 5.6 per cent consisted of new admissions to the Industrial Clinic. In the first three months of 1924 there were 407 cases of exposure to industrial hazards. Of these, 151 were exposures to lead and sixty-four to various other types of poisons. It is possible that the wider extension of this practice in other areas would result favorably.

Another forward look suggests that real progress in industrial hygiene will depend upon localized rather than generalized effort. Thus, for instance, the health hazard of silicate dust in the granite working industry involves a careful survey of granite quarrying and cutting. Following the studies of Dr. Frederick L. Hoffman into the effect of the dust hazard in Barre, Vermont, and vicinity, steps are being taken currently to determine ways and means of mitigating this hazard. Specific local situations can be treated in a similar manner and practical suggestions made for the control of industrial hazards. These constructive efforts have resulted from the joint action of employers, employees and public officials interested in the problem of industrial hygiene. Other successful instances of such co-operative efforts are the studies made of the hazards of the garment industry in New York City and of the hazards of the printing trades.

In the immediate future we may have to deal with new hazards. The recent experience with necrosis following what is apparently the effect of radium in the manufacture of watch dials, the hazards incidental to the manufacture of tetra-ethyl lead, and the sharp

prominence of the carbon monoxide hazard for garage workers, are instances in point. We have, therefore, to deal not only with the industrial hazards which are already recognized, but to provide facilities for the detection and prevention of newer hazards which arise in the course of industrial development. I may summarize the chief points in my paper as follows:

#### SUMMARY

(1) The meager statistics available indicate that the industrial hygiene movement of the past decade has begun to show results specifically in the reduction of mortality from lead poisoning, and by general implication in reducing the mortality from other diseases and conditions. By the industrial hygiene movement we mean not only the specific measures in medicine and sanitation which have been applied in the study and prevention of specific industrial hazards, but also the associated forces which have been responsible for raising the general level of well-being of the wage-working population of the United States and Canada.

(2) Commendable progress has been made in specific industries in providing adequate medical and sanitary service directed at the alleviation of hazards to health arising out of the materials and processes characteristic of these industries.

(3) The work in industrial medicine carried on by the Massachusetts General Hospital, the Harvard Medical School and the Harvard School of Public Health, together with the work of other schools of medicine and public health, have provided facilities not only for the detection and treatment of industrial diseases but also have added materially to the capacity of the younger physicians of the country to treat adequately the industrial diseases which occur in their practice.

<sup>3</sup> *Opportunities for Industrial Service in a General Hospital*, Jr. Ind. Hyg., February, 1925, p. 65.

(4) The departments of labor and of health of the state governments, and the health departments of certain cities, have developed facilities for the detection, prevention and treatment of these diseases. While the steps which have already been taken are little more than preliminary gestures toward a more comprehensive and effective program, even this amount of progress is commendable and indicates what can be done in the future when an enlightened public sentiment is geared to official facilities.

(5) There seems to be a distinct need for a uniform plan of reporting industrial diseases, and for the succinct statement and publication of the facts

reported. Statistics thus compiled would act not only as indicators of the extent of the problem at the present time, but would establish bench-marks against which the progress of the future may be measured.

(6) The experience with the compensation of industrial diseases is still too scanty to warrant any definite statement of fact on the prevalence of industrial diseases in the wage-working population. It is hoped that the improvement of these facilities for insurance coverage will carry with it a plan for effective work in the reporting, prevention and treatment of occupational disease.

# The Family Allowance System as a Protector of Children

By PAUL H. DOUGLAS

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## BEST METHODS OF CHILD PROTECTION

THE most effective way in which society can protect children is in providing their parents with sufficient income so that they can be brought up properly. It is folly to expect wage-earners with unduly low incomes to feed, clothe and rear their children in any adequate fashion. Even the necessary knowledge of child hygiene is a costly affair which is beyond the reach of the mothers of the poor. Give a family of average intelligence sufficient money and it will not only be able to take care of its children but it will gradually learn to do so.

It is the most cruel form of unconscious hypocrisy for business men to pay insufficient wages to those of their employes who are fathers of families and then by contributing to child welfare agencies to feel that they have discharged their duty. The child-caring agencies, for all their efforts, cannot remove more than a small fraction of the injury which the children suffer from the poverty in their homes. Employers and social workers alike need to beware of thinking that social work, for all its valuable contributions, is an adequate substitute for a decent wage. The most pressing obligation is for industry to put its system of wage payment upon an adequate basis and, until this is done, social reform will swim against the tide.

## FALLACY OF THE FAMILY-OF-FIVE WAGE

How, then, may an adequate wage be secured? Here a curious obliquity

in the claims of the advocates of the living wage doctrine should be noted. They have urged that all the workers should be guaranteed enough to support a family of five, forgetful of the fact that this would be far more than was needed by those with fewer dependents and less than was needed by those with more. The twenty-seven per cent of our adult males who are bachelors patently do not need enough to support such a family nor do those married men who either have no children, or but one or two. How dominant numerically such families are, has been shown by the 1921 British Census which showed that forty-two per cent of the married or widowed men in fourteen counties either had no children under sixteen years of age or made no statement, while twenty-three per cent had but one child and sixteen per cent had only two. Only nine per cent of this group actually had three such children to support, while slightly over ten per cent had four or more children. These results are in general corroborated by such American investigations into the composition of our families as those incidentally made by the U. S. Bureau of Labor in 1901,<sup>1</sup> and by Professor H. A. Millis for the Illinois Health Insurance Commission.

To pay to all male workers a wage sufficient to support a family of five would then only meet the actual needs of at the most not more than a tenth of the men; it would be insufficient for another tenth and more than was

<sup>1</sup> See Eighteenth Annual Report, U. S. Commissioner of Labor, p. 56.

needed by at least four-fifths.<sup>2</sup> Many adults, particularly bachelors and childless couples, would be supported in more than a handsome style while a large percentage of the children would still lack the essential things of life. For while probably only ten per cent of the men have more than three dependent children, yet, since these are the large families, probably somewhere between thirty-five and forty per cent of the children are members of these families.<sup>3</sup> The family-of-five advocates seem to believe that by grossly outpaying many workers they will atone for greatly underpaying others.

The final absurdity of the family-of-five contention is evidenced by the fact that there were approximately 28.2 million adult males who were gainfully employed in this country in 1920. To have paid each enough to have supported a family of five would have meant granting maintenance for no less than 141 million people. But since the Census showed there were not quite 106 million people in the country in that year, such a wage would have provided support for over thirty-five million non-existent wives and children. This is not all, since the six million employed juveniles of sixteen years and over and the six million adult women who were gainfully employed were probably at the very least self-supporting. The universalization of the family-of-five wage would mean that nearly forty-eight million phantom dependents would be provided for,<sup>4</sup> while at

the same time millions of flesh and blood children would lack adequate support.

It is this padding of the number of dependents which seems to make it financially impossible for most industries to pay their workers enough to support a family of five. Industry can and should provide a living to all those that are actually dependent upon it for support, but it cannot and should not be expected to bear on its back the burden of supporting large numbers of fictitious dependents.

#### ESSENTIALS OF A JUST SYSTEM

If we desire that the payment by industry of a living wage should indeed become a reality, we cannot allow the single men to fight any longer behind the skirts of the married. When the bachelors ask that all laborers be given enough to support a family of five, they are in effect asserting that it is quite correct to pay to millions of the population less than they need if a much larger group of workers is paid vastly more than they need. This is indeed a comfortable doctrine for those who are thus paid in excess of their needs, but it is not one which should appeal in the future to the real advocates of the living wage principle. We shall make progress only if we give up our attempt to adjust the needs of diversely constituted family groups to the rigidity of the Procrustean bed which advocates of the family-of-five standard would have us adopt. Is not rather the proper principle that of graduating the minimum payment according to the number of persons dependent upon a worker for support? This would mean, for example,<sup>1</sup> that an

<sup>2</sup> When the single men are taken into account, the English returns for the fourteen counties apparently showed that only seven per cent of all the men are married and have three such children to support, and slightly less than eight per cent with more than this number.

<sup>3</sup> In England thirty-eight per cent of the children were in these families.

<sup>4</sup> Or rather, forty-eight million more dependents than existed in the country as a whole. Since

many of the children in the larger families would not be provided for by the family-of-five wage, industry would really pay for more than forty-eight million fictitious dependents to those with less than four dependents.

unmarried man would be guaranteed enough to maintain himself away from home, plus a margin to allow for savings for marriage, but no more. If he were sufficiently capable he might then induce his employer to pay him more, but this would come because of his added ability and not because of any inherent right. In other words, he would not be paid for a wife and children that he did not have to support. In practice, therefore, instead of being guaranteed—say—\$1,600 for a family of five, he would receive as a minimum approximately half that amount, or \$800. If he were married and his wife were not gainfully employed, then under the plan suggested they would be granted an added allowance sufficient to compensate for the added expense which the wife occasioned. This, on approximately the same scale of living, would amount to about \$250. Further allowances of approximately \$200 would be made for each dependent child. In this way, each family would be protected according to its need, instead of the vast majority being either over- or under-cared for as would be the case were any uniform minimum applied to families with widely varying numbers of dependents.

The natural objection which is raised against any such plan as this is that it would lead employers to discriminate against men with dependents. Since they would have to be paid much more than the unmarried, would not the employers naturally lay them off first and hire them last? The more dependents a man had, the more difficult it would be for him to secure employment. The last lot of the poor workman with a family, it is argued, would therefore be worse than the first, for, instead of being generally able to find employment at inadequate wages, he would now be unable to find employment at all.

This danger however can be avoided, as it has been in Europe, by making the burden of the allowances for wives and children a charge, not upon the employer of a given workman, but upon all the employers of a given locality or trade group who would be organized for the purpose into a fund. The contributions of each employer to this fund would then be computed upon some basis which would be absolutely independent of the number of dependents which his particular workers had to support. This may be illustrated by a simple example. Let us assume that a hundred employers with 10,000 workmen, and an annual wage bill of \$12,000,000, form an equalization fund. These 10,000 workmen, if they are representative, would have approximately 12,000 dependent children instead of the 30,000 which the family-of-five advocates ascribe to them. With an allowance of \$200 for each child, the total sum paid out in allowances annually therefore would be \$2,400,000. This could be assessed upon the employers either according to the number employed or the amount paid out in wages.<sup>5</sup> If the former method were used, then each employer would pay an annual assessment of \$240 and a monthly levy of \$20 for each workman employed. If upon the latter method, then the assessment would amount to twenty per cent of the amount that he paid out in the form of wages. In either case, he would make the same contribution for a single workman in his employ as for a man with ten children and there would be no temptation for him to discriminate against the latter in favor of the former.

<sup>5</sup> The assessments could also be based on: (1) the number of hours worked; (2) the number of units of product turned out; (3) the value of the product; and (4) the value added by manufacture, but these are omitted from consideration in this article for the sake of simplification.

DEVELOPMENT OF FAMILY  
ALLOWANCES IN EUROPE

Such a proposal may smack of the utopian but the developments in Europe since the war have been moving rapidly in this direction. Thus in France there are now nearly 3,000,000 workmen who fall under the family allowance system. All the government civil servants and all the workers in the mines and on the railways come under it, while there are in addition over 160 funds employing over 1,200,000 workmen which also pay out allowances for dependents over and above the basic wage. These funds have their chief strength in the textile and metal industries but have not yet gained any appreciable footing in agriculture. Over 750,000,000 francs are now paid out annually in family allowances. Save on the railways, these plans have been voluntarily instituted by the employers and are not the result of legal compulsion. The primary reason for their establishment seems to have been the necessity of protecting those with families against the increase in the price level.

In effect the real wages of the single men have been deflated by reason of the failure to advance their money wages commensurately, in order to protect more adequately the families of their married fellows. This has meant that the basic wage has probably not been increased as rapidly as it would have been had the employers been forced to pay uniform advances to single men and heads of families alike.

In Germany, the system is equally widespread. Not only are government employes granted family allowances but this is true also of the railways, and of the mining, metal, textile, chemical, pulp, paper and cellulose industries, and partially the case in the stone and ceramic industries, in printing, the food

trades and retail commerce as well. The German system is marked by a paucity of equalization funds as compared with France. The Berlin metal workers' fund, which includes 240,000 workmen, is virtually the only important body of this nature in Germany, although there are also seven other small funds. The reason for this scarcity of funds undoubtedly lies in the legislation concerning unemployment and the sharing of work which was passed by the Reichstag. When business falls off, the law requires that work be shared up to a certain point among all of the employes instead of being concentrated upon a fraction and the remainder laid off without any work. Moreover, when men are laid off because of lack of work, the single men and those without dependents must be dropped first. This protection to those with dependents has largely obviated the necessity for equalization funds, since an employer cannot drop a married man in order to decrease the amount paid out in allowances.<sup>6</sup>

Allowances are paid to governmental employes almost uniformly in the other countries of Europe while they are also paid in private industry in many countries. Thus there are 270,000 industrial workers in Belgium included in such systems and eleven funds have been set up by employers to administer the allowances. A remarkable feature in the Belgium development has been the formation of a fund by the National Federation of Catholic Unions. Each affiliated union must pay to the national body an annual assessment of 275 francs for each of their members. No allowances are paid by the fund for the first two chil-

<sup>6</sup> Except insofar as a married man may be discharged for misconduct, personal inefficiency, etc. The Works Councils serve to see that this principle is not abused.

dren, but beginning with the third a grant of 500 francs a year is paid monthly by mail until the child becomes sixteen years of age.

It should not be thought that these European systems are ideal. Developing empirically as they have, the plans instituted by the employers are defective in at least the three following respects:

(1) In the inadequacy of the allowance. In 1924 the average monthly allowances paid by the French funds for children were as follows:<sup>7</sup>

| <i>Child</i> | <i>Average Monthly Allowance in Francs</i> |
|--------------|--|
| 1st.....     | 19   |
| 2nd.....     | 27   |
| 3rd.....     | 35   |
| 4th.....     | 43   |

These are less than the added cost of children and thus in the large families the total family income is still generally insufficient.

(2) In the failure to put the basic wage upon a scientific footing. The allowances have generally been superimposed upon the existing wage scales and virtually no attempt has been made to determine how many persons should be supported by the basic wage nor to ascertain the cost of living for such a number in that locality. Single men therefore still have an unneeded surplus.

(3) The undue use of the allowance system to penalize strikes. The employers generally discontinue the allowances not only during the time in which the workmen have been out on strike but also for the remainder of the month, or allowance period, as well. This feature has been pointed to with pride by a representative of the important Roubaix-Turcoing fund<sup>8</sup> as causing the

family men "to think before listening to agitation, to talk matters over with the employer, and to quit the shop only under exceptional circumstances."

These are defects which can and should be remedied. They are not valid objections to a rightly constituted system. The French and Belgian trades unions originally opposed the system but they have come to endorse it if properly safeguarded. They rightly demand that the employers should not be solely entrusted with its administration and that either the state or the workers or both should share in its administration. They would prefer also to have the allowances paid by the state instead of by industry and to raise the necessary funds by means of inheritance and income taxes.

#### RELATION OF FAMILY ALLOWANCE SYSTEM TO WOMEN WORKERS AND MOTHERS

The relation of women's wages to men should not be overlooked in the introduction of any such system. The basic wage of women should be enough to support a single woman living away from home with an added allowance in order to enable her too to save for marriage. This minimum should amount to the same as that for the man since it costs her for the same scale at least as much to live as it does a man. Thus, while she may need less food she also requires more clothes and a more decent place of shelter. The dependents of women, moreover, should be protected by means of allowances just as are the dependents of men. This would secure an equal minimum for both sexes while it would permit the able members of each sex to secure differentials above the basic rate without regard to the number dependent upon them. Women would thus be enabled to compete on equal terms with men,

<sup>7</sup> *La Journee Industrielle*, May 27, 1924.

<sup>8</sup> Achille Glorieux—*Repartition des charges entre les adherents des Caisses. Compte Rendu* 111, *Congres National des Allocation Familiales*, p. 104.

while men, freed of the fear that the women would undercut their rate, would not have the same inducement to bar them from the more skilled trades which they now have.

It is moreover highly desirable that the allowances should be paid to the mother of the family rather than to the father. This will make it more certain that the children will secure the benefits which are designed for them. At the same time, by making the wife more independent financially of her husband, it would lessen the tyranny which the present control of the family purse is all too likely to engender in the husband. Such a separation of the allowances from the basic wage would moreover make the single men less jealous of their married fellows than they would be were the workers themselves to receive the allowances.

#### SOME OBJECTIONS

The three objections which are most commonly urged against such a plan are: (1) that it would lead to an undue increase in population, especially among the least desirable classes; (2) that it would decrease the energy with which men worked; (3) that it would violate economic laws in paying more to some less productive men who happened to be married than to other more productive workers who were single.

The first objection ignores the effect which the provision of a living wage to the submerged group would have in raising their standard of living. It is believed that, in view of our dynamic standards of consumption, this would come to exceed the bare minimum secured by the family allowance system. To have more children would force the parents to have less for themselves than they desired. There would therefore still be an economic force making for small families. To this should be added the increasing reluctance of

women to expose themselves to the hardships of bearing and rearing large families. These forces together with the increasing knowledge of contraceptive methods would operate against an increase in the population.

Would the allowances lead to a qualitative degeneration of the population by fostering the multiplication of the least worthy strains? Here it should be remembered that the major portion of the present damage results from the growth of the feeble-minded and other types of defectives. These groups should be sterilized and it is only the indifference of the public which now prevents this from being done. In my opinion, the institution of an allowance system would greatly lessen this indifference. The public would soon come to see if society or industry directly supported the children brought into the world, that society at least should see to it that the grossly unfit should not be allowed to have children who would become direct burdens. The family allowance system may, moreover, be applied to those occupations which are thought to contain the most naturally desirable elements and thus increase the birth rate in families where the high cost of children is causing small families.

The fear that family allowances would lessen the energy with which men worked is more applicable to a state supported system than to one conducted by industry. Under a state system, the allowances would be the right of the children whether or not the father were working. They would therefore tend to be paid not only during periods of unemployment but also to men who had left their position "without just cause" and who were not trying to obtain employment. Such a system would encourage idling and would indeed be a form of vagabond's wage. A system supported by

industry would pay the allowances only while the father was employed or at most if he were unemployed through no fault of his own. It would not pay out money to the families of men discharged for cause or of idlers who were attached to no industry. It is largely for this reason that I believe an industrially supported system would be preferable.

Some, however, fear that a guaranteed income which would be paid as long as a man were employed would lessen his incentive for effort. This objection is based upon the assumption that the fear of physical want is the only effective lash with which to drive men on to work. This ignores the fact that the provision of a physical minimum, (and it is only that which the basic wage and the allowances should provide for unskilled labor) would put the workers in better health and spirits and hence would make them able to turn out more work. Moreover, once the workers were assured of a physical minimum, they would want more. "The cost of living," as a wag once remarked, "is always a little bit more than you have." Most men would therefore strive to earn a differential over and above their basic minimum in order to secure their desired comforts.

The third objection is based on the belief that it is a violation of natural law to pay people on any other basis than relative productivity. It is of course true that the sum of the minimum wages of the group as a whole cannot be greater than the combined productivity of its members. If they were, then the employers eventually would probably not hire them and wages would have to be reduced. But it does not follow that the amounts paid to each worker must conform to his individual productivity. Each employed person would be assured a

minimum sufficient to support himself. If he were unable to earn even this, he would not be employed. But part of the amount which the workers produced over this minimum would be pooled and distributed not on the basis of relative effectiveness but on the basis of need. Such a system is in effect very similar to the pooling proposal of the British coal miners in 1920-21. They wished to take part of the surplus from the more productive mines and then use it to increase wages in the less naturally favored.

It would be difficult, however, for an individual employer to put the system in its entirety into effect. Were he to deflate the wages of single men to a point where they would be just sufficient to support themselves with an allowance for saving, the bachelors would tend to leave his employ and to go to the other plants where the higher and competitive scale of wages prevailed.<sup>9</sup> The employer would thus find himself saddled with a very high ratio of dependents and hence his costs would be appreciably greater than if the original proportion of single men had stayed with him. By thus drawing away the single men, it would probably also mean ultimately an increase in the total wage bill over the original amount. This would serve to deter hard-pressed businesses from individually instituting such a plan. Prosperous firms and those enjoying a monopolistic or semi-monopolistic position would of course be much more able to do so.

It is therefore desirable that as many firms as possible should combine to introduce the system. The more such, the more possible it will be to deflate

<sup>9</sup> This would also tend to be true of married men, the sum of whose allowances and basic wages was less than the competitive level, save insofar as the expectation of securing allowances for future dependents acted as a restraining influence to keep these workers attached to their employer's plant.

the wages of the single men. If individual businesses institute such a plan, it will probably be better for them to add the allowances to the existing base rate instead of cutting this to a point where it would be sufficient to support only a single man. Retaining the present basic wage rate would probably mean in most localities that the wife would be cared for from it and that no added allowance need be given for her. It would also lessen the need for granting allowances to other adult dependents, such as parents, etc. The allowances would then start only with the children and if the basic wage were sufficient for one or two children, then the grants would begin only with the second or third as the case might be.

One of the most auspicious periods for employers to launch such a system would be during the early phase of the upswing of the business cycle. Prices are then advancing and after a lag wages follow. It would be relatively easy then to give the increase in the form of allowances for the children and not increase the wages of the single men as rapidly. They would not object as strenuously to this as to an absolute cut in money wages. It is of course true that if their wages fell greatly below the competitive level they would tend to transfer to other occupations.

#### THE FUTURE

There are some indications that American employers are beginning to recognize that only some such system as the author has outlined will solve the dilemma in which advocates of the living wage find themselves. Thus the various foreign mission boards in this country have long paid married missionaries more than single and have granted allowances for children. Within the last few months, Mr. W. H. Ludens, of Reading, Pennsylvania, has

established an allowance system which grants to the parents \$250 a year for children *over* fourteen who are at school. This is a most interesting innovation which would seem logically to call for its extension to children who are under fourteen years as well.

There is a challenging opportunity for individual employers to put the essentials of such a system into effect. Due to the barriers in the way of any one business being able to deflate the wages of the unmarried, such a measure would generally add to a firm's expense. But experimentation with this principle by relatively prosperous and progressive firms is greatly needed and is possible for many.

It seems probable however that if the system is to be adopted on as wide a scale as is desirable, some form of pressure will have to be applied to the less prosperous and less progressive employers. This might take the form of governmental action which would probably be constitutional if applied to the railways, coal mines, and public utilities. Such governmentally created systems could, and in the opinion of the writer should, be administered by the employers and employes of the industry in question.

Employers' associations, reluctant as they are to interfere in the affairs of individual plants, might also take the initiative in making such a system general among their members and in setting up the equalization funds to handle the finances. If the trade unions could be brought to realize the advantages of the plan, they too might be very useful in generalizing its acceptance through the medium of trade agreements. Finally, there is a promising field for the application of such a principle to public and non-profit making services. Teachers and government employes would be particularly appropriate groups for its

application, while charitable agencies and colleges could also put it into effect for their workers and instructing staffs respectively. The principle would moreover be applicable in the case of ministers. Local churches could thus make contributions to district funds from which allowances would be added for the children of the ministers of the denomination within the given district.

Despite all the difficulties involved, the fact that it is virtually the only way of securing a living wage should lead to its ever widening adoption.

The next few years should witness some very interesting developments notably on the continent of Europe, but also in England, Australia and the United States as well.<sup>10</sup>

<sup>10</sup> The family allowance system is discussed more thoroughly in the following books: Rathbone, E. F., *The Disinherited Family*; Douglas, P. H., *Wages and the Family*; Studies and Reports of the International Labor Office, Series D (Wages and Hours) No. 13, *Family Allowances*; Piddington, A. B., *Our Next Step* (Melbourne); Guesdon, Victor, *Le Mouvement de creation et d'extension des Caisses d'allocations familiales* (Paris).

# Family Protection Through Supplemental Income

By FRANCIS TYSON

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CHILD neglect, the costliest by-product of our industrial civilization, is largely the fault of the poor. Bernard Shaw has told us in his ironic wisdom that the real trouble with the poor is their poverty. Dr. Patten, as an economist, stated the claim even more definitely in his epigram: "Sin is misery; misery is poverty; the antidote of poverty is income." These assertions are something more than half-truths. While misery is often caused by individual defects, much of it is admittedly general, and results from our faulty institutions. In an industrial society, emphasis must be placed upon causes predominantly economic.

Professor Douglas, in the preceding article on "The Family Allowance System as a Protector of Children has well summarized the evidence that for a portion of the working population, income is inadequate to maintain normal life in families where there are three or more small children. Maintenance of decent standards is further impaired for many by loss of income during recurrent periods of industrial depression, seasonal idleness, or illness. If the principal disability of the poor is lack of income, and if with more adequate funds many would be in position to gain for themselves that health and efficiency which are essentials of the good life, economic issues become basic in a new child welfare program.

## ECONOMIC EVOLUTION AND ATTENDANT MALADJUSTMENT

The acceptance of such a viewpoint need not compel acceptance of revolutionary measures. Progress and pov-

erty are contrasted phases of industrialism; and poverty can be shown to be a concomitant of progress. Shifts in trade and industry, and invention or improvement of machinery that mean ultimate advancement to many, displace workers who are unable to adjust themselves to the new conditions. In America to-day there are conflicting tendencies: one a strong evolutionary pressure toward increasing wealth in which the workers participate through higher wages; the other a devolutionary trend toward inferior status that reduces the income of the unskilled and inefficient. A differentiation is apparent among wage-earners. Machine-operators in large scale industry receive super-wages that represent a share of new profits, while craftsmen secure through organization a distribution of income in their favor. Industrial evolution is transforming our people and benefiting new groups: the rising standard of life of whole sections of the working population and the increased welfare of their children are apparent.

Economic society is bafflingly complex. Below these favored groups is a non-competing class of unskilled toilers, casual workers whose incomes are fixed by labor demand and supply, and whose wages are a mere subsistence fund inadequate for family support. Wages below a thousand dollars a year bring pressure that shows itself in heightened sickness and death rates, and in the disintegration of family life. In competitive industry unfavorable market conditions or bad management may compel a *shutdown* with enforced idle-

ness of many workers, as, for example, in whole sections of the bituminous coal industry to-day. Correction of such maladjustment is slow, yet deterioration of child life is inevitable unless adequate measures of protection are speedily developed. The community pays a fearful penalty when it permits poverty to impair the lives of its future citizens.

As our traditional individualism gives way to intelligence and we come to see more clearly that misfortune is often not a matter of personal dereliction but is due to conditions over which the individual has no control, we will be more willing to acknowledge a common responsibility for social ills and adopt community measures for their correction.

Economic evolution leaves a residuum of the poverty-stricken; social adjustment is the contrasting term that may be given to the forces working with the poor to maintain or reincorporate them in normal family life. New forms of social control dealing with the prevention of destitution tend to become active agents in the distribution of wealth. A little more of the national income will be diverted to the rehabilitation of submerged wage groups in the form of private gift, in slightly enhanced costs to industry, or through taxation. In an economically potent country like ours, the charges may be easily paid from the social surplus. It would involve not a deficit but an adjustment for economy.

#### ECONOMIC RIGHTS: THE RIGHT TO SECURITY

Such adjustment requires a definition of economic rights and an agreement concerning a method for their enforcement. Political rights, once in question, are now unchallenged, and social rights—to the extent of provision for education and prohibition of child labor

—have been established; but there remains the problem of economic security. To gain security there must be a continuous, minimum, family income; the right to employment or to maintenance if work cannot be had; the right of compensation in sickness. These supplements to income must be given to workers before industrial life is freed from misery and demoralizing anxiety.

Security may be approximated in two ways: by insurance and by relief. A review of the program of social insurance is beyond the scope of this paper. It would deal with the extension of compensation for industrial accident and disease; to unemployment, which is the major industrial hazard menacing the family; with insurance against the sickness of wage-earners, which is the main cause of poverty; and with disability and old age protection. This constructive program has been exhaustively presented, and is familiar to readers of this journal. In the mechanism of social insurance, now being perfected in Europe and Australia, capitalistic society seems to have found an economical means of stabilizing itself by limiting poverty through automatic supplementing of income, and by spreading to the whole group costs that now fall heavily upon the few. Unfortunately, such a public program is not now in harmony with our political tradition. Understood as yet by few it seems almost as unlikely of speedy adoption as is the extra family wage proposal of Professor Douglas.

But another approach to the problem is of immediate practical worth. It raises the issue of fuller recognition of the right to relief from poverty. In America the development of organized private philanthropy has demonstrated experimentally a technical capacity to treat destitution. A more complete application of this technique in every

community will set up the norm of adequate family income as a test of social solvency; will protect the normal individual from economic hazard as it already succors the defectives and the disabled; will eliminate the demoralization of the unscientific dole; and will substitute for the stigma of "charity" a recognition of the social mandate to provide, through necessary material relief and wise counsel, the right of normal life.

Two questions arise. First, to what extent do private philanthropic agencies perform the task of caring for the emergencies of the poor? Second, may our discredited system of public outdoor relief be regenerated? The latter question would have appeared utopian a few years ago, but amazing progress in the administration of mother's assistance funds in the last decade and rapid acceptance of case work methods by public authorities in some places, has indicated that the development of constructive public relief is possible.

#### THE NEWER ATTITUDE OF SOCIAL WORK

In considering the problem of adequate family support from private social agencies we must face wide discrepancy between ideal and practice. For instance, as early as the White House Conference, called by President Roosevelt in 1909, the leaders of the child welfare movement, in the first resolution adopted, declared that:

Home life is the highest, finest product of civilization. It is the great molding force of mind and character. Children should not be deprived of it except for urgent and compelling reasons. Children of parents of worthy character suffering from temporary misfortune and children of reasonably efficient and deserving mothers who are without the support of the normal breadwinner should as a rule be kept with their parents, such aid being given as may be

necessary to maintain suitable homes for the rearing of the children. This aid should be given by such methods and from such sources as may be determined by the general relief policy of each community, preferably in the form of private charity rather than of public relief. Except in unusual circumstances the home should not be broken up for reasons of poverty. . . .

Yet thirteen years later the editor of this volume in an eloquent but disillusioning paper, read at the National Social Work Conference of 1922, could point out almost with despair how appallingly little was being done in social work to "utilize the enormous resources that lie in the relationship of parent and child." Some seven thousand child-caring institutions and agencies were, he reported, then spending several hundred million dollars a year in looking after nearly a half million children "removed from their homes largely because of poverty and ill-health." Mr. Murphy made a stirring plea for the transformation of child welfare work:

The vast resources in the hands of these agencies need to be melted down and run into other molds. Our money will be made available for family preservation; we will board children with their own parents; we will give family relief out of our largess, and where the family agencies standing by refuse to cast their eyes. . . .<sup>1</sup>

Family agencies, even more definitely than the child caring movement, have been changing their practice and consequently their theory about relief-giving. At the heart of American philanthropy is the family case work movement. In 1923 there were member societies of the Association for Organizing Family Social Work in 204 cities; they had under their care some 265,000 families and individuals

<sup>1</sup> J. Prentice Murphy, *The Superficial Character of Child Caring Work*: Proceedings, National Conference of Social Work, 1922, p. 39.

and employed more than 2400 full-time salaried employes. The total expenditure of the societies was \$7,900,000, of which \$3,500,000 was for relief.<sup>2</sup> (Miss Mary E. Richmond estimated that as many as 840,000 people were served, or one in thirty-five of an urban population of nearly thirty millions). In addition to this impressive total there are many other standard family work agencies. More than 500 were listed in 1918. Many are sectarian in character, mainly Catholic and Jewish. The latter are of special moment, from the standpoint of the problem of family protection through supplemental income, for maintaining, as compared with the regular societies, an exceptionally high standard of budgeted relief. This is no doubt due to the high degree of group responsibility, and to the relatively small number of the poor. But throughout the accredited case work system a marked shift of emphasis and transformation of opinion has been taking place during the war period with reference to relief giving.

The weakness of the family welfare movement arose from a tradition of impecuniousness. The Charity Organization Society had its origin in an abnormal East London situation where a poverty class had been pauperized by chaotic relief-giving. It came as a protest against the excesses of the Poor Law; and, in the beginning, never gave relief. It sought rather to protect the community from needless giving. The belief that case treatment or service is somehow incompatible with the supplying of funds, persisted with the spread of the movement in America, although entirely different conditions obtained and there existed no considerable

pauperized class to be weaned from relief. Any giving was damned as evil giving, and the dangers of demoralization were magnified. Strong faith in an individualistic family philosophy and in "the organization of charity" led, in a rapidly changing life, to practical shortcomings in dealing with the bulk of family problems that were distinctively economic in character. The vital idea of a plan in every case inclined workers to ignore cases where no plan seemed feasible that failed to provide continuous relief.

The comparative penury of the social work movement may also serve to explain continued aversion to expensive relief. The movement in many places had to fight for its theory that co-operation is better than isolation in charitable work, and that trained knowledge is superior to ignorance in the relief of distress; and the emphasis laid on the harmfulness of giving persisted as a "rationalization" or defense gesture, especially when it was apparent that the agency could touch but a fraction of existing misery with its limited resources. The large scale liberality incident to the Great War-funds produced a psychology of giving which has, in a considerable measure, dissipated the old dogma of limited relief at the same time that it increased the generosity of the supporting public.

#### STIMULUS OF RED CROSS EFFORT

Close relationship with the American Red Cross no doubt helped the family movement to resolve its "thrift complex," for it came into its own and received no small measure of public recognition when the ambitious Civilian Relief Program was sponsored and directed by its leaders. Vast resources were available for aid to the families of soldiers in addition to the supplemental income from the liberal allotments of the government. Red Cross Home

<sup>2</sup> *Some Statistical Returns of the Family Welfare Societies*, Pamphlet of the American Association for Organizing Family Social Work, New York City.

Service Sections manned by committees and workers from the family agencies served through the war period.<sup>3</sup> By 1920 reports from chapters showed

seven million instances in which service was rendered the man or his family at his home; over \$20,000,000 was expended, and trained workers or laymen under trained supervision gave financial aid, advice or information to a half million people.<sup>4</sup>

Since that date, though the scope of work has been limited to families of disabled men, the volume has been large, involving an expenditure of some \$4,000,000 in 1923 and \$2,000,000 in 1924.

This remarkable development meant, for most communities, a sweeping increase in finances available for family protection. In Allegheny County, Pa., for instance, the Red Cross had a total of 31,551 cases registered, to July 1, 1925, with 2631 still open, and under the care of more than a score of paid workers. A total of \$1,066,500 had been expended, of which \$504,000 had been utilized for relief, a sum greatly in excess of the total budget of the local Associated Charities of the period. Moreover, a new high standard of budgeted relief, an average of \$60 a month, approached there only by the Hebrew Charities and the Mother's Assistance Fund, was reported.<sup>5</sup>

The Red Cross made a tremendous contribution to the spread of the family welfare movement. The influential people in it everywhere quickly discovered the existing poverty and disability within the great cross-section of the working class taken in the draft. Communities became acutely aware of the social problem and of a lack of fa-

cilities for dealing constructively with family breakdown. At the height of the effort there were 3618 sections with 11,190 branches, and some 50,000 persons giving full or part time to family service. Whole states, where almost no modern social work had existed, were covered with new workers picked on the basis of personal fitness, education, and at least the rudiments of professional training. A great impetus to education for family social work was given through the many Home Service Institutes; the universities were stimulated to train workers; and the elements of case work were interpreted to thousands.

War work has been the logical beginning of provision for family service by many communities. In 1921 more than 700 Red Cross chapters had received the permission of the national body to go on a general service basis. Places where funds had never been available for constructive family care awoke to the advantage of well-administered social work. The effort may yet bear fruit in extended recognition of the right to relief, and the pressure of an informed opinion for the transformation of public as well as private charity.

The Community Chest or Welfare Federation movement also took root in the war period and has since spread to more than 200 cities. In most cases larger funds for family work have been made available, and many secretaries have been relieved of the task of making persistent appeals and freed to give their whole effort in more effective service to families under their care. Mr. Philip Klein, in his thorough review of the splendid effort of the family agencies of fifteen cities to bear the brunt of the distress brought to our unprepared communities by the depression of 1921-22, gives a discouraging picture. But bright spots stand out in contrast to

<sup>3</sup> *The Work of the American Red Cross During the War*. A. R. C. pamphlet, p. 27.

<sup>4</sup> Annual Report, A. R. C. for year ended June 30, 1920, p. 59.

<sup>5</sup> Miss Grace L. Stokes, Sec'y.

the general financial difficulties of the societies. He points out that

Cleveland is an outstanding example of work well planned and well done. Expecting unusual demands upon the agencies, the Welfare Federation had included in its proposed budget for 1922 an appropriation for emergency relief (chiefly for the Associated Charities and the Red Cross) of \$457,000. This sum became available for use.<sup>6</sup>

Kansas City, Mo., had an emergency fund of \$25,000 similarly provided for. In Philadelphia, where a special unemployment fund of \$25,000 was available, the Society for Organizing Charity carried on a constructive effort, in marked contrast with Pittsburgh where, in the absence of planning, the Associated Charities was plunged into debt in its desire to meet at least a part of the increased burden.<sup>7</sup> The annual appropriation of the Cleveland Associated Charities under the Welfare Federation has now mounted to \$600,000. The family welfare expenditure of Cincinnati approximates a half million. Such sums assure a new high standard of work and family protection to many through provision of adequate supplemental income.

#### IMPORT OF NEW POLICY OF LIBERALISM

A general trend toward increased relief-giving has, whatever may be the reasons, characterized the whole family social work movement during the last decade. Mr. John B. Dawson, Secretary of the New Haven Organized Charities Association, in a study of reports from the societies of thirty-six cities, found a sweeping increase from 1916 to 1921, averaging for the cities when grouped, from 50 per cent to 300

per cent. He was convinced that a changed conception of adequate relief, as well as effort to meet the unemployment need, was an important factor in the increase. New stress on expenditure for health, nutrition, education and recreation in family care was frequent. Here a family case worker illustrates and criticizes the misconception about relief, the old complex against giving (as revealed by the survey), and makes a strong plea for acceptance of full responsibility of the family work movement for the provision of adequate relief.<sup>8</sup> His opinion seems to have become general. Testimony from the United Charities of Chicago shows graphically, with case illustration, just what a new liberal relief policy means, not only for the safeguarding of childhood, but also for improved standards of case work. "Increased relief," says Miss Nesbitt, "involves no danger to an organization, either to the efficiency of its work or to its finances."<sup>9</sup> Miss Colcord, secretary of the New York Charity Organization Society, and an outstanding leader of the movement, has recently admirably presented the newer case-work faith that has sprung from the passing of fear of the use of money, showing that many families formerly considered "unsuitable" for relief are now "allowance" families budgeted on a basis "which permits the family to function normally in the community."<sup>10</sup>

Shorn of its dogmatic moralism, freed from traditional limitations by new knowledge of psychology and economics, and an objective emphasis upon health and efficiency, the family

<sup>8</sup> John B. Dawson, *The Significance of the Rise in Relief Giving during the Past Five Years*. Proceedings, National Conference of Social Work, 1922, pp. 223-239.

<sup>9</sup> Florence Nesbitt, "Its Relation to Standards of Case Work." *Ibid.* pp. 236-241.

<sup>10</sup> Joanna C. Colcord, "Relief," *The Family*, Vol. IV, No. 1. Mar., 1923. pp. 13-27.

<sup>6</sup> Philip Klein, *The Burden of Unemployment—A Study of Unemployment Relief Measures in Fifteen American Cities, 1921-22*, Russell Sage Foundation, 1923, pp. 101-2.

<sup>7</sup> *Ibid.*, pp. 103-4; 122-4; 239-41.

welfare movement has much to offer. No more are we likely to see well-meaning social workers starve children in order to discipline their parents, or simply because such procedure is customary, and without a realization of the permanent harm they are doing! The social economist should welcome the new liberalism of the family worker and the fuller recognition of the right to relief. Social case work has a larger contribution to make to American life. It is in a strategic position because its basic philosophy is in harmony with the accredited belief of our dominant business and professional classes. I refer to the American faith that each person is responsible for his own destiny, the established doctrine of individualism, tempered as it is by a sustained faith in family life. Pragmatically, there is much to be said for it; the family, despite the growth of industrialism that has released forces weakening its bonds, remains our strongest institution of social control; influences that work to stabilize the family serve the community well.

#### WHERE SOCIAL WORK LAGS

In considering supervised provision of supplemental income to protect childhood, there should be no initial bias in favor of either private or public effort. The basic problem is to secure resources reasonably sufficient, if intelligently administered, to alleviate misery. The task well done is all-important. In greater New York, the combined annual budgets of three private societies, the Charity Organization Society, the Association for the Improvement of the Poor, and the Brooklyn Bureau of Charities, must now exceed two million dollars. In Cleveland the Welfare Federation generously supports the Associated Charities. In Detroit, the city itself does the family welfare work with reason-

ably high standards. Independent Jewish agencies in most big cities administer large relief funds. The genius of America, in the face of political ineptitude, has found expression in voluntary organization. The initial preference of many of us is for private effort. But such predilection should not blind us to realities; it may be that the task will be met best in many places by public action.

The outstanding need of social work to-day is the general intensive application of the valid technique already existing. In any advance, there are two phases, that of discovery, and that of application. Social work has demonstrated the value of its new administrative methods, but the task of using them on a great scale has only begun. In most communities but a small fraction of the poor, whose need is supervised budgeted relief, are helped. Contact between a needy family and a relief society is ordinarily fortuitous. Usually sickness, some clash with public authority, truancy, child neglect, eviction for rent, bring the family; others as badly off "stick it out" somehow, and children suffer. The stigma popular ethics has attached to relief deters people from applying to "the charities." So the opportunity to aid does not come until serious deterioration in family morale has occurred, and help is difficult. Where philanthropic resources are limited only a few cases can be treated. The usual family agency faces the gravest responsibility. Publicly identified as the protector of the poor, a confusion of desire with performance may delude the best elements of the community into the belief that it is really doing the job. When it cannot bring itself to understand and reveal the true situation its position becomes fundamentally immoral with relation to both clients and patrons. It must either procure,

from private sources, adequate funds for the honest fulfillment of its task, or it must educate the community concerning the extent and effects of poverty, and the need of providing public funds.

A leading social economist, the late Professor Charles R. Henderson, of the University of Chicago, penned these challenging words just before his death a decade ago:

I have for many years been reaching the conclusion that we have been on the wrong track and that the chief function henceforth of the charity organization society movement will be to develop and discipline our hysterical system of public relief. The charity organization society people deserve the highest credit for having worked out a technique in experimental fields, but they cover at most about a hundred and fifty (now 211) spots on our big map with a hundred million people, and it is perfectly obvious that private charity can furnish neither adequate means nor authority to carry out its splendid purposes.<sup>11</sup>

The leaders of the family welfare movement have shown little interest in the extension of their program to the public field.<sup>12</sup> Aside from early activity for the abolition of public outdoor relief in the Eastern cities, no legal or administrative program to supplant that archaic and general system with the new technique has been publicly urged. (The English movement incorporated such a program in the Majority Report of the Royal Commission on Reform of the Poor Law of 1909).<sup>13</sup> Instead of

<sup>11</sup> Letter quoted by G. S. Wilson, *National Conference Charities and Corrections*, 1915, p. 445.

<sup>12</sup> In the 1923 "Statistical Returns" pamphlet of the American Association for Organizing Family Social Work, of the 204 cities, four societies reported legislative activity to secure "revision of the state poor laws," one "for increased support of public dependents," and one to secure "a county superintendent of public welfare," pp. 6-7.

<sup>13</sup> S. and B. Webb, *The Break-up of the Poor Law*. Introduction. pp. xv-xvi. Longmans, Green, 1909.

devoting a large share of its energies to the education of public opinion concerning its principles and methods, the movement has been content to occupy itself with case-work procedure, self-maintenance and extension. It has confused the analysis of family problems with social diagnosis. The Charity Organization Societies were, it is true, created to reform the pernicious features of poor relief, but finding this a herculean task they chose to view the whole system with contempt, or ignore it entirely.

A potent feeling has no doubt existed among social workers that their methods, rapidly changing with new knowledge, were not ready to be given to the world, nor suitable to be made the stereotypes of political contest. The movement was anxious to have strangers leave its "child" alone, that it might grow normally. Moreover, it has had a high sense of professional responsibility, and, realizing that education for social work was basic, it has sought the training of superior individuals, possessed of qualifications which Mr. Porter R. Lee, of the New York School of Social Work, has summarized to "include the ability to collect and interpret relevant information, to analyze disabilities, to make intelligent choice between the alternatives in treatment which trained thinking will develop, and skill in the art of personal influence." The movement has had the satisfaction of seeing family case work taken over in child welfare, hospital social service, probation work of courts, and in the new social work of the public schools.

#### PUBLIC *vs.* PRIVATE RELIEF: THE MOTHERS' ASSISTANCE MOVEMENT

It now seems apparent, however, that the suzerainty of the private family agencies is not to go unchallenged. Consideration of the whole

unpleasant problem of public relief was rather rudely thrust upon the social work movement, and the contest for assumption of a larger measure of responsibility for protecting family standards by public charity was precipitated by the wave of sentimental legislation which after 1911 quickly established Mother's Assistance Funds in nearly all of our states. The family welfare group, fearing that an extension of stupidly administered dole-giving which did not recognize the basic need for service, would create a new class of dependents, definitely opposed this new specialized form of public relief.<sup>14</sup>

The experience of a decade has tended to refute its arguments and has proved its worst fears groundless. Despite the early chaos of the laws and the vicissitudes of "Mother's Pensions," they have achieved generally recognized success. The movement did not, as predicted, become a mere adjunct of the discredited poor relief system. Some of the laws in the East, "notably those of New York, Pennsylvania, Delaware and New Jersey, have created a new piece of administrative machinery with state supervision. Where it has been successfully administered, it has been made effective by its use of the approved methods of private agencies."<sup>15</sup> In the larger cities gener-

ally, the new development showed a marked capacity to assimilate trained workers and their methods. Service, not relief alone, has been the basis of the work. Often it compares favorably with that of the best private societies. Where there is state supervision, mother's assistance is in many places the only modern practice of social work. The legislative trend is toward an extension of state control.

This success has been in large part due to increasing appropriations made available as the experimental development of the work demonstrated the need. There has already been an appreciable contribution of supplemental income for family protection. Pennsylvania, for instance, now has a million and three-quarters dollars annually available. Scientific budgeting for assisted families is general; the grants now approach adequacy in all but a few states.<sup>16</sup> In Manitoba, Canada, the average monthly grant last year was \$57.40; in Cook County, Ill., \$50.31; in Allegheny County, Pa., \$39.10. By the liberal provision of the California law equity of \$2500 is allowed in a home, and in some of the counties almost half of the families own or partly own their own homes.

Motherhood has been lifted out of its long association with pauperism and the stigma of dependency has been removed from children who have lost a father's support. The movement has won acceptance as a sort of substitute for social insurance; the money is paid to the mother as her right for service rendered to the community; the efficiency of her work is assured by wise supervision. The waste of child life is

<sup>14</sup> See: C. C. Carstens, *Public Pensions to Widows with Children*, Russell Sage Foundation Publication No. 31, 1913, pp. 26-28; Mary E. Richmond, "Motherhood and Pensions," *Survey*, March 1, 1913, pp. 774-80; Francis H. McLean, director of the Family Social Work Association, more recently expressed "disagreement with the belief in the strategic advantage of a public agency over a private in dealing with this group of problems," *Survey*, April 10, 1920, p. 85.

<sup>15</sup> Helen Glenn Tyson, "The Fatherless Family," in *Social Work With Families* number of *The Annals*, May, 1918, pp. 79-80, and 90. For further evaluation and summary of the movement see John L. Gillin, *Poverty and Dependency*, Century Co., 1921, Ch. XXIII, pp. 370-84.

<sup>16</sup> Miss Mary C. Bogue, State Supervisor, Mother's Assistance Fund, Pa.: "Pennsylvania still has a maximum grant of \$20 a month for the first child and \$10 for the second; in 1923 the average grant in the state was only just over \$100. Washington is still lower, with \$15 a month for the first and \$5 for each additional child."

lessened; aid comes in time and the spread of poverty is prevented. Old age assistance, with the creation of another public assistance authority, may be the next popular reform.

#### REORGANIZATION OF PUBLIC OUTDOOR RELIEF

The development of public aid to mothers served to revive discussion of the reclamation of public outdoor relief through the new methods of social work. The question was treated at length in the Public and Private Charities section of the 1915 session of the National Conference of Social Work after a period of silence lasting from the 90's; and discussion has been continued since that date. Research has verified anew the arbitrary, chaotic, and pauperizing character of poor relief, which has been handed down locally in its ancient form in most of our states.<sup>17</sup>

The partial evidence available as to the widespread character, and increasing cost of poor relief, is impressive. The sums that might under different conditions of administration be available for constructive budgeted provision to lessen family dependency are considerable. New York State in 1922 expended \$2,153,693 on 78,099 persons, or \$27.58 per capita, the amount varying by counties from \$3.50 to nearly \$150! Iowa spent \$1,721,852 in 1921; Indiana in 1922 expended nearly three-quarters of a million on 94,850 persons; in Illinois, \$1,575,461 was expended in 1917; California counties spend a million and a third a year. Massachusetts is spending around \$1,500,000.

<sup>17</sup> Gillin, *Poor Relief Legislation in Iowa*, 1914; Warfield and Riley, *Outdoor Relief in Missouri*, 1915; Heffner, *History of Poor Relief Legislation in Pennsylvania*, 1913. Professor Gillin reviews the whole topic comprehensively in his *Poverty and Dependency*, 1921, Ch. XII, pp. 146-52. A Pennsylvania study by Emil Frankel is soon to be published by the State Department of Public Welfare.

The Pennsylvania total for 1923 was \$1,098,147 distributed to 33,781 persons, to the average amount of \$32.51. Mr. Frankel, of the Pennsylvania Department of Public Welfare, states that the total would be raised to \$1,360,000 had all the Poor Boards reported, and that in a decade we have spent \$8,200,000. Annual totals have been steadily increasing; the increase in 1923 was 76 per cent above 1914; the per capita increase was 167 per cent. We do not have recent figures on municipal expenditures, but reports gathered in 1908 for twenty-one cities totaled some \$750,000. Such indications of the extent of the system also reveal the magnitude of the problem of dependency, with which we have only begun to deal scientifically.

A number of prominent people in the family welfare movement have shown a definite inclination to abandon the former scepticism, to accept public outdoor relief as inevitable, and to urge the legislative and administrative adoption of the principles and technique of social work.<sup>18</sup> They have interpreted the older attitude of aloofness as despair of political democracy; urged the logic of the case for public responsibility for dependency; and they have noted the sweep toward public control and vast increase in public welfare expenditure and insisted upon the need of guiding it aright.<sup>19</sup> In the Middle West, where the problem of efficient democracy in cities has been seriously dealt with, as in the Commission form

<sup>18</sup> J. R. Brackett, National Conference of Charities and Corrections, 1915, pp. 446-458; Thomas J. Riley, *Ibid.*, pp. 474-79; 1916; pp. 342-5; Gertrude Vaile, *Ibid.* 1915, pp. 479-84; 1916, pp. 415-20; Frederic Almy, *Ibid.* 1916 pp. 304-6, and "City Relief in Buffalo," *Survey*, April 10, 1920, pp. 83-4.

<sup>19</sup> The Commissioner of Charities of New York City now disburses over 10 million dollars annually; the head of the Pennsylvania Department of Public Welfare directs the expenditure of a biennial appropriation in excess of 35 million, to cite only two large units.

of government, and its public welfare divisions, demonstrations have actually shown that the real fault of public relief lies rather in stupid administration than in principle or law. Miss Vaile, as Secretary of the Division of Charities of the Social Welfare Department of Denver and L. A. Halbert, superintendent of the Board of Public Welfare of Kansas City, Mo.,<sup>20</sup> have been leaders in practice and interpretation of the new effort. The cities of Detroit, Grand Rapids, Dallas, and other smaller centers; and Miss Adah Hopkins, as Overseer of the Poor at Grinnell, Iowa, in a rural district, have proved in their work that the system is not irredeemable; that difficulties, however great, are not insuperable; that the principles of private social work are applicable; that, in fact, apart from the vagaries of politics, the problems of public relief are much more identical with those of the Charity Organization Society than the latter admitted. No good reason exists for not using the co-operative technique of case work in behalf of dependent families generally. Adequacy of relief and encouragement of self-help must replace the present deterrents of meagreness and disagreeableness. Social work may be applied to advantage on a large scale.

The reorganization of state government and administrative reform of "charities and corrections" has been an important trend of progress. Indiana, in the 90's, was the first state to regulate the local poor relief system, but trained workers have, unfortunately, not been used.<sup>21</sup> North Dakota and New Jersey followed, and a few other states have some supervision.<sup>22</sup> As the

knowledge of organized charity has spread, a growing number of public officials have become interested in its extension to public outdoor relief. The Massachusetts Public Welfare Commission, with the tradition of intelligent leadership and a corps of county visitors, has done much to inform the public and the overseers of the poor, and to raise the standards of work.<sup>23</sup> A number of the California counties are reputed to do modern work. The very fact that we can now have a State Department of Public Welfare, as in Pennsylvania, manned with trained personnel, indicates ultimate victory in the struggle for standards. Educational effort has already begun, and legislation may follow.<sup>24</sup> We may be at the beginning, in the control of outdoor relief, of such a state development as has transformed our local school system, and recently saved mother's assistance from failure. Tactful leadership and public pressure may yet redeem outdoor relief.

#### RELATION OF PUBLIC AND PRIVATE AGENCIES

Liberalism on the subject of public charity among family social workers spreads apace. This spring a committee of the Family Social Work Association, with the experienced Miss Vaile as chairman, and Mr. McLean a member, submitted to the Denver

law to provide constructive public outdoor relief, Dept. of Institutions and Agencies Quarterly, Vol. I, No. 4, Oct., 1923.

<sup>23</sup> Mrs. Ada S. Sheffield, of the Research Bureau on Social Case Work, Boston, in a constructive analysis of this work concludes that, "with the systematizing of treatment methods reasonably good care may be available for large numbers of clients—," *Case Work in Public Relief Departments*, National Conference on Social Work, 1924, pp. 539-43.

<sup>24</sup> A Pennsylvania commission to codify the Poor Laws has been at work. In the department, besides Mr. Frankel's research, Mrs. Martha J. Megee, one of the most experienced of Philadelphia's case workers, is in the field, as Director of the Bureau of Assistance.

<sup>20</sup> L. A. Halbert, *The Organization of Municipal Charities and Corrections*, National Conference of Charities and Corrections, 1916, pp. 387-396.

<sup>21</sup> Amos W. Butler, *Official Outdoor Relief and the State*, National Conference of Charities and Corrections, 1915, pp. 437-45; Gillin, *Poverty and Dependency*, pp. 159-60.

<sup>22</sup> New Jersey is contemplating a change in her

Conference an illuminating report on "The Division of Work Between Public and Private Agencies"—a subject on which there has been a good deal of general discussion. A survey of 162 centers in thirty-eight states and Canada, showed that in only eleven large Eastern cities is there no public outdoor relief; in twenty-nine cities private agencies administer public funds, alone or in combination with the city; in 122 centers public and private agencies exist side by side.

The report is interesting as a family welfare movement expression, in that it strongly favors public relief and recognizes the need of increased governmental responsibility for dependency, admitting that "the private society alone cannot ordinarily bear the whole burden adequately." It condemns the subsidy and combination plans as likely to prove unwise and unstable, preventing the development of public responsibility, and deterring private initiative. It declares that there can be no satisfactory division of work (except unplanned delegation of support of the aged and aid in chronic conditions where case work can do little) until there is a development of real case work in the public agency. The study revealed no legal limitations on the public work. "There is practically no reason why it could not do anything it wanted to do." Yet the present situation is discouraging; some case work was being attempted in forty-two of the 122 places, and thirty-nine made consistent use of the Social Service Exchange, but in only sixteen cities was a member of the staff a trained worker.

The report asserts that "the only thing that can ever make and hold a public department good, is the interest of the voluntary agencies that know good work, and that are in a position to bring influence to bear to get it done. An intimately informed public opinion is the only foundation upon which a

strong public department can be built, and the creation of that opinion rests largely with the private agencies." The independent power to throw its powerful minority influence where it is needed most is regarded as the strongest asset of the private work.

The basis of division of effort through team work is then discerningly discussed. In the opinion of the committee, the existence of a good public agency alone permits the private body to limit its intake, and do intensive experimental work without allowing real suffering to go unrelieved, or permitting demoralizing relief-giving to develop, and public confidence to be lost. It is suggested that each independent body handle its cases separately, but through conference develop workable specialization. That "the heavy end of the relief work will remain with the public fund" is the opinion expressed—although the usually proposed bases for division of work, giving the city long-time cases, and those requiring coercion, are not fully endorsed. The report goes to the heart of the issue: The private agency, with a lessened burden, would be freed to work with cases where there is largest possibility of accomplishment in meeting personality problems and re-education and readjustment needs. Here is the real sphere and supreme justification of private effort,—in freedom and elasticity for new discovery and experiment.

#### SUPPORTING A PREVENTIVE PROGRAM

The great virtue of social work is its realism, its interest in facts about social ills. It has not only revolutionized relief-giving, but has also pointed the way to reforms that seek to prevent the maladjustments out of which poverty grows. The danger is always, however, that engrossed with pressing detailed tasks, social workers fail of interest in wider programs. The family section of the National

Social Work Conference, in 1921, agreed that the burden of downward readjustments, of unemployment and of the inadequate earnings of the fully employed, able-bodied wage earners were not legitimate problems of the case agencies.

Such a group decision involves a larger obligation; social work is admittedly closely related to industrial conditions.

Miss Colcord lays down the following rules in her relief article:

Only interim relief should be given to families of men in good health: not because the unemployed man is to blame, but private relief cannot assume burdens which industry should bear and society take care of otherwise. For the same reason insufficient incomes should not be supplemented on a budgetary basis.

The reader of Klein's *Burden of Unemployment*, and Dawson's report on the sweeping increases in relief-giving during the last depression, may wonder whether such fine distinctions are held to in practice, or if social workers are not more humane than some of their theories. When assurance is still offered, in argument against giving, that relief "will depress the general wage rate" or deter "pressure for a minimum wage," one marvels at the tenacity of outworn wage theories, and the naivete of new notions about the unity of society. To suggest that here are illustrations of the old "moralism," or an unconscious "rationalization" of inability to give generous relief would be unkind, and probably untrue. Must we not, however, come to place the emphasis generally in relief-giving upon the sound basis of safeguarding the child, as has been done in other types of cases formerly declared "unsuitable" for relief? The real difficulty here is the confusion of relief with other, different problems. Needed relief should not be denied; but relief will not take the place of large preventive move-

ments. Other programs are needed there.

Mr. Stockton Raymond, of the Boston United Charities, has admirably analyzed the social worker's problem in the relationship of case work and industry. The family agency, he suggests, has a perfect right to maintain its standards, and refuse to be swamped with applications. Where the bulk of poverty is economic, "the remedy is not one of individual adjustment, but lies in the economic and industrial field entirely beyond the control either of the individuals involved or of the family agency." The social worker therefore faces a larger responsibility, as Mr. Raymond points out, and must "square his policies with the social situation and interpret his every day experience so as to lead eventually to conditions favorable to full development of child and family life."<sup>25</sup> Social workers must advocate, and interpret to their supporters, such preventive measures as will deal with fundamental maladjustments and seek to maintain minimum industrial and social standards.

Among many such programs is that which would provide supplemental income automatically through compensation or insurance against the major hazards—unemployment, sickness and disability—that now compel relief. Untoward circumstances making for poverty, which are inherent in our social economy, should be controlled and relieved in ways that stimulate preventive effort. Simultaneous endeavor for relief and prevention is necessary. If socialized relief goes hand in hand with social legislation, we may have faith that the stream of poverty is being lessened; that fewer families are being broken; fewer children denied a full life,—and soon find scientific proof of it.

<sup>25</sup> Stockton Raymond, "The Responsibility of a Family Agency at a Time of Industrial Readjustment," *The Family*, July, 1921, p. 122.

# Newer Aspects of Child Health

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CHILD health has gradually come to be regarded as something far more fundamental and inclusive than a segmental interest in preventing this or that disorder of childhood or in avoiding certain dangers to which the child in its helplessness is especially exposed. The connotation of the phrase—child health—to-day reflects the robust meaning of Anglo-Saxon words which convey to us the idea of wholeness or fulness of child life. It implies the promotion of bodily and mental vigor, strength and alertness as well as the prevention of disease and correction of remedial defects.

The tendency to free ourselves from the severer disciplines of physiology and pathology and follow esthetics in the quest for child health—it being assumed that a clean and beautiful environment in itself is conducive to health—is surely leading us into just as absurd a position, and in some respects a more dangerous one, than that occupied by those who formerly stressed disease and defects. A careful analysis of the untoward conditions which may affect child life reveals the fact that esthetics plays but a minor rôle in many of the acts, if appearing upon the stage at all.

We hear on every hand that what we should really strive for is "positive child health," by which is meant a condition of body or mind which gives to the child joy, happiness and pleasure, submerging the unpleasant experiences, aches and pains. While these are very desirable objectives they are rather the by-products of health than health itself, which is a much more complex

matter than we have been led to believe. The impression is abroad that health is largely a feeling, a state of mind or a psychologic adjustment which may be acquired by going through certain motions, establishing definite health habits and following the rules of the game. The indication is that in the period we are just entering child health will be looked upon more as a balance of contending forces in unstable equilibrium than as something static, determined by an application of any arbitrary rules. This balance may be much more delicate in some children than in others; in none will the balance be so perfect that some untoward force may not upset it. This equilibrium is conditioned by heredity, congenital defects, care during infancy and in the pre-school age, nutrition, immunities, accidents and a score of other potent factors.

## TAKING STOCK OF HEALTH ACTIVITIES

The time has arrived for a complete revision of our whole child health program. We have been so busy laying the foundations, following up the early leads, demonstrating child health and "selling" it to the community that we have not taken the time nor the effort to evaluate the multiplicity of activities put forth in the name of public health. Our health bookkeeping has been such that it is extremely difficult—in many cases impossible—to determine exactly just how money and service expended have contributed to the health of the child. The infant mortality rate has so long been our

index of infant welfare that other factors, such as morbidity, the vigor and general well-being of the child, have largely been laid aside as criteria of effectiveness of our efforts. The newer child health will demand a closer accounting and the erection of standards based upon healthful living rather than upon death rates. The period just passing has been one of stimulation, of sensitization of the community to child health and of creating a market for "positive health." Propaganda of all sorts has been a leading feature in this development. The future gives promise of more concrete performance and much less of propaganda.

Maternity and child health must necessarily proceed arm in arm. The mother, as we well know, is the protecting environment of the young from the moment of conception and this continues for many months after birth. "Madonna and Child" will always typify the ideal of affectionate care and protection. The preservation of this relationship with the strengthening of the family unit in its social and sanitary significance form the substratum upon which all child health work must rest. No child health program, therefore, can be considered complete unless it links definitely our public health activities to the protection of maternity and infancy.

#### BROADENING THE SCOPE OF WORK

Child health to be effective must be an integral part of the public health. It is intimately related on the one hand to the sanitation of the community and on the other to the home hygiene of the child. The term child hygiene, in a somewhat restricted sense, was considered formerly to cover only the prevention of disease and the correction of defects in children. Its meaning has gradually broadened to include all health activities for the benefit of mother and

child, so that to-day we employ child hygiene and child health interchangeably to designate a comprehensive program of public health endeavors—official, semiofficial and voluntary—aimed to protect, promote and conserve the health of children from the prenatal period through adolescence and of their mothers during the time of closest contact with them.

While our humanitarian interest in the welfare of mother and child will continue to dominate practical child health work, there are certain related considerations which the new biology is rapidly pushing to the fore. Basic problems which will more and more command our attention are those which, in the trend of our child health activities, bear directly upon the relative importance of heredity and environment. The population problem both in its qualitative and quantitative aspects looms large upon the horizon. However distasteful a discussion of birth control may prove to sensitive minds, no one vitally interested in the broader implications of child welfare can avoid facing the issues which it presents. In the immediate future social, economic and industrial conditions affecting the health of women and children will receive more searching investigation than ever before, although notable contributions have already been made along this line. The Federal regulation of child labor, while at present under a cloud, is bound to be brought into the light again and its significance as a measure of country wide importance to the physical, mental and moral well-being of large numbers of children brought forcibly home to every citizen.

Scientific research in a number of related fields is now converging upon the child and various attempts are being made to correlate the results of laboratory and field investigations. While the importance of careful, detailed in-

tensive child study with a view to working out norms and establishing standards is not to be minimized, the times seem to demand some practical application of what we have already learned about the normal child. Hence we see at the present moment considerable interest shown in child-caring classes through definite instruction by qualified persons to parent-teacher groups and mothers' clubs. This movement will undoubtedly grow and will be greatly assisted by the extension work as now carried on by a number of our state universities.

We are on the threshold of a critical period in which more careful scrutiny will be given to programs and methods proposed in the name of child health. The quantitative method, applied with signal success in the more exact sciences, will be extended to problems of maternity and child health. Increasing attention is being given to biometry and vital statistics in our universities and professional schools and this cannot fail to reflect upon the evaluation of our public health work. Future programs for child health will not be floated upon sentimental propaganda of professional community organizers, but will be formulated on the basis of facts ascertained by trained investigators and carried out by technically trained personnel in the channels of official health work of local communities. Practical application of well-established principles and methods to the individual mother and child will be demanded of physicians, nurses, dentists, teachers and social workers. As Chapin has so forcibly said, the time has arrived to "stop guessing and go to measuring results."

#### PREVENTIVE MEDICAL AND DENTAL TRAINING

It is now generally recognized that a matter of vital importance for the new child health is the better training of

physicians, nurses and dentists in preventive medicine and dentistry. Already certain groups within each of these professions have caught the gleam and are now pursuing their work with a preventive viewpoint. No specialties in medicine have been more imbued with the importance of preventive measures in child health than have obstetrics and pediatrics, and yet even in these subjects only a few of the medical schools are giving adequate instruction and practical experience. So much time is consumed in the "fundamental branches" and in clinical pathology that the average medical student gives scant attention to preventive medicine. However, a good beginning has been made in the pediatric and obstetric departments of about a dozen of our leading medical schools and we may look for a considerable development along this line in the near future. The best solution would seem to be, not the introduction of more specialized public health courses into our medical curriculum, but the infusion of the whole medical course with the preventive viewpoint. Steps in this direction have already been taken in several of the medical schools by having attached to the regular teaching staff of each department some one or more instructors with experience in preventive medicine. These instructors appear at the regular clinics and are called upon to discuss the cases primarily from the viewpoint of prevention. They are also responsible for directing small groups of students to the organized child health work of the community. Training in well organized child health centers becomes a very important element of such instruction. As a considerable part of the modern pediatricist's practice is really preventive, this type of instruction in the medical school cannot fail to develop.

The leaders of the dental profession have recognized that their work, if it is to be judged successful, must be based upon a preventive program. Sausser says:

The amount of dental decay existing among school children is too large, and increasing too rapidly, to be controlled through corrective or curative measures. Dental caries has to do mainly with the question of nutrition and every effort must be made to prevent the initial defect. The dental arches are formed as early as the sixth week of inter uterin life; definite tooth formation appears around the thirteenth week and calcification of the deciduous teeth and the first permanent molar is well on its way in six months. Therefore, in preventing dental decay primarily among children, every effort should be made to lay down a resisting dental structure at the earliest possible period by instructing the expectant mother along the lines of balanced nutrition.

A sound policy of community dental service must be based on a program which will include such early preventive phrases as pre-natal and post-natal nutrition, systematic mouth cleaning, health education, and the necessary corrective dental work especially throughout the pre-school period. Along such preventive lines lies the greatest hope to-day in solving the dental problem.

The training of nurses to a preventive viewpoint has gradually advanced until it may be said that they as a group are more thoroughly saturated with the practical lessons of public health and hygiene than any other profession, with the exception of trained sanitarians and public health officials. The public health nurse especially is an indispensable part in any child health program and her function in this work will be greatly enhanced as that work becomes more and more of a community affair. Nursing itself is every day becoming

more preventive in its methods even for the nurse primarily engaged in bedside care. A serious proposal has recently been made that the nurses' training courses in our hospitals be shortened by six or eight months and that the time thus saved from mere routine with sick patients be devoted to practical field work in public health nursing. Better organization of public health nursing courses is now taking place in a number of our universities in which maternity and child health work is being stressed as never before. Ample opportunity is afforded for practical field experience in child health centers, in the home and in the school. The demand for well-trained and experienced public health nurses far outstrips the supply and we may reasonably expect this condition to continue. As the largest amount of service of the public health nurse is given either directly or indirectly to maternity and child health work, such work will be considerably advanced by the better training which nurses are now enjoying.

A development of major importance in which we are just beginning to get our feet on the ground is that of health education. The immediate future will see a thoroughgoing consideration of health education, not in name only, but in the basic elements of what actually contributes to health equilibrium. Pioneer work has already been done along this line, but we must still evolve a sound pedagogical method of health education beginning in preparental instruction and running throughout our whole educational system from the kindergarten into college. Various attempts are now being made to furnish us with materials and methods some of which have considerable promise. If we can agree upon a few of the fundamentals of health and impress our teachers and prospective teachers with the value of getting these over to the

child in the same spirit and with similar methods as are now employed in the best school practice, much will have been gained for child health. This process must really begin in our teachers' training schools and it is there that we should concentrate our best efforts for the next few years. In the meantime advantage should be taken of every opportunity to introduce through the regular channels of the school curriculum health information which may be motivated to the normal interests and activities of the child. Evidences are not wanting that this is being successfully done in some schools where it is correlated with the work in physical education, nutrition, dental prophylaxis and medical inspection.

The newer aspects of child health will demand facts based upon tested human experience and scientific investigation. The facts need not be necessarily new nor startling. A number of them have stood the test of centuries such as the supreme importance of breast feeding, mothering of the baby, the value of sunshine and fresh air, etc. When we view the situation historically we find that a considerable number of the things we are attempting to demonstrate to-day in the field of child health were really worked out years ago and it is our present task to adapt them to the changed sanitary, social and economic conditions under which we are now living. The technic for the hygiene of infancy has largely been determined, and outside of the difficulties of the first few weeks of life it is so simple and well understood that it may readily be applied in any intelligent community where suitable public health, medical and nursing facilities are available. Breast feeding, simple hygienic instructions for the mother by physician and nurse, widespread dissemination of reliable information through popular channels, pasteurization of the milk supply and

more careful professional supervision throughout the first year of life have mainly been instrumental in bringing about the marked reduction of infant mortality, and these will continue to be our mainstay in the protection of infant life.

#### PRE-NATAL AND OBSTETRICAL CARE

While it is true that we possess an effective technic and routine for good prenatal and obstetrical care it has not yet been possible in many places to put into practice what we know to be wise and necessary. This simply means that we have not yet made the social and professional adjustments demanded for the full measure of protection to our prospective mothers. When the community comes fully to realize that maternal and neonatal deaths are largely preventable it will reach out for better public health nursing, more skilled obstetrical care and hospitalization under safeguards which assure the very best outcome for both mother and child. The extension of public health nursing into rural communities and the growth of consolidated hospitals in the counties of a number of states is a sign of promise that we are moving in the right direction.

As better obstetrical training is afforded the medical student and a keener social conscience developed among the medical profession we may expect less bungling and bizarre obstetrics than we find in many places to-day. Organized community control of the midwife by the constituted health authorities is imperative. In those localities where the midwife is still a social necessity adequate provision should be made for instructing, licensing, and supervising all those properly qualified to practice. This is already being done in a number of the southern states and in a few of the northern ones. The absurd attitude

of ignoring the midwife altogether and refusing to acknowledge that she will continue to fulfill certain needs until something better is provided in the way of community protection is rapidly passing. No community of the future will rest content until it has made ample provisions for every prospective mother of whatever social station and economic circumstance. When this is done we may expect the maternal and neonatal death rates cut in half.

#### REACHING THE PRE-SCHOOL CHILD

The newer child health will direct its energies mainly in two directions: one the period of highest mortality, the neonatal, and the other the period of greatest morbidity, the pre-school. Considerable basic information has been accumulated regarding both of these strategic periods in the child's life. The pre-school age can no longer be regarded as the "neglected period" or "no man's land" of childhood, as more study and efforts are probably being given at this time to the pre-school child than to all the other periods of the child's life put together. We now recognize that this period holds the destiny of the child in its hands. It is not only the time of greatest susceptibility to infectious diseases but a period in which the child is acquiring numerous defects—mental, moral and physical—from which it may suffer during the school years and even throughout the rest of life.

No system of secondary education in the future will be considered complete which does not take seriously into consideration the health of school entrants. The underlying conditions which confront us in the child just entering school must be investigated in order to properly place the child in the school system and conserve its health. The practical difficulty which now confronts us is the lack of suitable com-

munity organization to make possible reaching the pre-school child. This may be approached either through an extension of the work now being carried on for younger children in health centers, day nurseries, nursery schools, kindergartens and play schools or frankly met by the school authorities placing the school nurses and physicians at the service of children known to be entering school the following year. Both methods are being employed, but the present tendency seems to be to push the responsibility of school health work to cover the pre-school child just before school entrance. In this development the parents are being reached through parent-teacher associations, mothers' clubs, parent training classes and the extension service of a number of our state universities. This work is distinctly of an educational nature, acquainting the parents with the difficulties and dangers of the pre-school period and pointing out the importance of skilled professional help of physicians, nurses, dentists, mental hygienists, etc. What is now needed is more definite and specific information regarding the actual care of the child, the correction of defects and immunization against those diseases in which we possess suitable means.

A new day has dawned for the health of the school child. More adequate attention to the pre-school child will lift a considerable load from school medical work. Efforts concentrated upon a very thorough physical and mental examination of all school entrants, intensive follow-up for the correction of all remedial defects and a better classification of the children in the early grades will obviate the difficulty of the present plan in trying to spread medical inspection thinly over all the school years. Thoroughness will mark the medical and dental

examinations at school entrance and at other strategic periods in school life. Teachers and nurses will be imbued with the idea of a health education which will permeate the whole school curriculum instead of being tacked on as an extraneous part of a course in physiology and hygiene. The inculcation of health habits will take place not through special classes but will be given to all children through the regular channels of classroom instruction and school activities. Teacher training institutions will make better provisions for the study of content and methods in presenting health in the schoolroom. The specialized efforts now given such a prominent place in many of our schools will more and more be correlated with the general health program and assume the relative importance which is indicated by demonstrated needs. Physical education will be developed more along physiological hygiene lines with less stress upon the big muscle activities and competitive sports carried on at present largely for the sake of the spectacle presented and for arousing "school spirit." Schools will interest themselves not so much in stunts and catchy ways of "presenting health" but in affording all possible safeguards and in training all the pupils in real health habits based upon proven facts.

#### CHILD HEALTH DEMONSTRATIONS

A notable development in our health work during the past five years has been the establishment of child health demonstrations in a number of typical centers throughout the country. These demonstrations will soon reach the culmination of their efforts to carry out a fullrounded program for child health in the localities now profiting by them and it is well to look forward to their gains. One should bear in mind that the child health demonstration

to-day, while munificently supported and adequately staffed, is by no means a new idea. It was carried out in a modest way a number of years ago in a small village of France—Villiers le Duc—where measures for the welfare of both mother and child were demonstrated so that the maternal and infant mortality rates were reduced almost to the vanishing points. With the exception of our health education and certain phases of the dental and nutrition program, practically all the essential features of our modern demonstrations were set forth by the pioneers in this field. What we are really trying to do to-day is to get communities to so set up their local health and social resources as to incorporate the fundamental methods of child hygiene of proven value. Communities have been prevented from accepting and applying these principles either through inertia, absence of suitable community organization or lack of adequate funds to carry on health work. What the child health demonstrations have actually done is to stimulate great interest in child health and make it possible for selected communities to secure ample funds and expert supervision for a series of years.

The most serious consideration which now faces the demonstration is how much child health it can actually sell to a community at a price which that community can afford to pay. Evidently most of the communities cannot stand the high overhead expense with which the demonstrations usually begin. How much of the highly specialized supervision and well-trained staff will the community be able to retain? The test of the demonstrations, however, will not be evident to-day or tomorrow but five and ten years hence, when it will be seen if the measures introduced by the demonstration have actually had a marked influence upon

the health and well-being of the mothers and children in the community. This brings home the necessity of setting up some means of evaluating the relative importance of the various phases of child health work as now carried on. The great educational value of child health demonstrations should not be overlooked. If local health and school authorities are awakened to the realization of better support for necessary health measures and community resources rally to them the demonstration will have justified itself; but if unattainable hopes are aroused, too expensive procedures launched which the community cannot possibly carry on, then it is questionable if in the end the demonstration will not leave the community in a more difficult position than it would have been if the health work developed more slowly with a gradual appreciation of the importance of health work for children. The next five years should give us some definite answers to these questions.

Social welfare agencies such as institutions and societies for the care of children, family welfare societies, etc., must themselves take a more active part in purchasing health for their wards. Since these agencies control large sums throughout the country, the total effect of even small expenditures by individual agencies will be very great indeed.

One tendency of to-day which is very evident and bids fair to make considerable headway during the next few years is that of the assumption of state, county and towns of their responsibility for their own local child health work. While voluntary organizations will undoubtedly maintain a place in pioneering and stimulating new endeavors in child health, more and more of their former activities are being taken under official health wings. Whatever argu-

ments pro and con may be advanced regarding Federal grants for various state community welfare measures, there can be no question that the maternity and child health work stimulated either directly or indirectly by Federal grants under the Sheppard-Towner Act have been of widespread and great importance in initiating local child health work, especially in rural districts and small towns, much of which will prove of permanent value. Forty-two states have already accepted the provisions of the Act and most of them are carrying on well conceived infancy and maternity work suited to their local needs. The broad policy of the Federal Board has made it possible for each state to initiate its own program and carry out the most essential measures indicated. Elements of reaction which continue to raise a voice against this "beneficent paternalism" obtain scant hearing to-day. If predictions may be ventured thus far in advance it seems certain that the states now receiving aid, backed up by the united womanhood of the country who see most clearly the need for such work, will demand a continuance of the Federal grant. Whether this takes place or not it is certain that the officially constituted health authorities throughout the entire country, recognizing the supreme importance of maternity and child health work, will urge greater provisions in their states to carry it forward.

The new child health will demand:

**Facts**, not fads and fancies.

**Performance**, not propaganda.

**Evaluation**, not evasion.

**Service**, not servitude.

and be carried out through:

**Research.**

**Local responsibility.**

**Trained personnel.**

**Health education.**

# Social Hygiene and the Child

By DR. VALERIA PARKER

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**A**LTHOUGH many phases of human welfare have been advanced through the promotion of the movement toward the reduction of sexual promiscuity and its sequelae, the real significance of the social hygiene program is perhaps best realized in the consideration of its relationship to the development of the bodily health, mental stability and character training of the child.

Through years of intensive effort in the educational field, many of the old prejudices and inhibitions toward the subject of sex have been dispersed, and a large proportion of those responsible for child training are ceasing to consider the sex instinct as essentially degrading, something not to be spoken of and to be thought of only in secret, and are realizing the possibility of training it toward creative outlets and wholesome personal affections instead of permitting it to drift into impersonal promiscuity and anti-social satisfactions and inhibitions.

As a result of this changing attitude, an increasing number of parents are found who have prepared themselves to meet their opportunity of interpreting the facts of reproduction truthfully to the young child, of preparing the pre-adolescent child for the physical changes incident to his coming maturity, and of entering into the understanding and confidence of the unstable adolescent in his struggle for emotional and social adjustments, thus insuring a more stable understanding and satisfactory attitude toward the alluring adventure of his own mating and home-building. The embarrassing

silence, the mysterious postponement, the household myth offered formerly to the trustful child who showed a natural interest in the origin of new life, have given place to a more truthful and satisfying explanation based on scientific fact, clothed in dignified yet simple language, conveying something of the universality of the process by which new life unfolds from other lives and something of the strength and tenderness of the tie which binds together the members of his family.

For too long the vocabulary dealing with sex consisted on the one hand of the obscenities incident to the street and school yard, shocking and yet stimulating to the curiosity of the uninitiated victim of the stork story, and on the other of the scientific nomenclature available to students of medicine and other sciences. Through the development of simple, scientific and non-sentimental material for the layman, a vocabulary consistent with the dignity and importance of the subject has been developed so that the child need not learn his first facts concerning the "gift of life" from those who have wallowed in the mire of filth and obscenity.

## LEARNING TO KNOW ONE'S SELF

In the fields of general health and hygiene, psychiatry, pedagogy, the early years of childhood are recognized as of vital significance. Attitudes, impressions, habits are firmly rooted during the first twelve years of life and bear largely upon adult character and habits. How important, then, that care should be taken to see that

the child's first impressions of sex should unfold naturally, that its interpretations are given him by those most interested in his character development, since his later sex choices and habits may be so largely influenced thereby. During the pre-adolescent years, the eager questioning mind governs a body in which sex is largely dormant, and the child thinks of himself as the created rather than the creator. Then is the time to acquaint him with the wonders of the reproductive process by which the world of plants and flowers renews itself each springtime, by which it is peopled always with birds and animals and fishes, by which his own race moves on from generation to generation.

Here is the period when "Tell me a true story" is insistently heard and no story can be made to carry more fascination and interest than the one which tells of the tiny egg, no larger than the point of a pin, which, having received its other half of life from Father, grew in a safe place in Mother's body, until in nine months' time, nourished through her blood, sharing her strength, after miraculous changes his own little body was ready to come into the world. To know how tiny garments were made ready beforehand, how plans for his future were talked of by those who loved him for months before they ever saw him, how his coming into the world meant pain and danger for Mother and anxiety for Father, all help him to understand a new and special value in his own life. All this will seem the more natural if he has already become familiar with the plant and animal parents and how their children grow. The technical biological training of the story teller is of less importance than his attitude of mind and manner. When these are free from embarrassment, none will be found in the child, providing

his point of view has not already been distorted. Maeterlinck's *Intelligence of the Flowers*, his description of the bridal flight of the queen bee; *The Way Life Begins* by Vernon and Bertha Cady; *The Three Gifts of Life* by Nellie M. Smith; *Plant and Animal Children—How They Grow* by Ellen Torelle, are among the many sources of interesting and inspiring material for the story teller.

No longer need the adolescent boy or girl pass through the bewilderment of physical changes, the storms of emotional tension, the vagaries of sexual attraction, fearful, lonely and misunderstood. Social hygiene supplies wholesome physiological and psychological knowledge and understanding which may stimulate a pride in developing manhood or womanhood; the conscious sublimation of instinctive and pressing emotions through interesting, regular and constructive work as well as in wholesome recreational and athletic outlets, together with such an idealization of the possibilities for development and happiness which lie in married love as may bring practical results in the protection of the love instinct from disastrous exploitation or adventuring.

Youth is the natural period for joy. Here are found great driving energies, sparkling ideals, freedom from full responsibility, keen sense of enjoyment, new pride in personal appearance and yearning for the beautiful. Here are the dreams and visions of the happy ending to the story—"and life went happily ever after." Here, too, are the bitter loneliness, the flashing moods of depression, the black feeling of being misunderstood, the bewilderment over the pull between custom and desire, the rebellion at interference with developing individuality and against the stupid usualness of life. How carefully must now be considered the needs of

this soon-passing child—all unused to his growing body with its new attractions and desires and its new reactions to the outside world. To the biological and physiological knowledge, social hygiene now adds a new knowledge of the psychology of the emotions—an appreciation of what is involved in wise choice of friends and conduct and of how easily the present substitute may dazzle one to mar or to destroy a future enduring joy. Now comes the need for understanding social relationships, pride of race, responsibility to future generations, the relation of the individual to society—for in this period he must gather, in large part through his own choice, the associations and impressions which will mould his adult years and make or mar them. The girl who dreams of the fairy prince and frequently mistakes him in her eager watching for his coming, may, with care, be stimulated to make herself more worthy of his coming and to forswear the gay raiment and debonair mien of her dream lover for a reality less romantic, yet more durable for the wear and tear of everyday life. The boy whose eager fancy is attracted by beauty arrayed in loveliness, and who longs impulsively for its complete possession, can be aided to enrich his definition of beauty and to demand it in its fullness. He can be helped to find out that wifehood and motherhood require more than will merely delight the eye and the senses. His struggle for clean living is a real and intense combat, once he is launched upon it. We must not fail to give him clear and definite understanding as to the importance of the victory and to point out the weapons which will aid him as well as the subtle enemies to be feared.

#### COMMUNITY AND SCHOOL HELP

The school as well as the home is commencing to recognize the impor-

tance and possibility of integrating simplified sciences, practical physiology and physical education into the lower schools as well as the high schools and colleges. This means practical aid in meeting personal and social sex problems for the great mass of children who pass from the grammar grades into the great industrial world with its many healthy and moral hazards for those who are wholly unprepared. The church and Sunday schools are fast recognizing their responsibility in replacing vague and half understood statements concerning "purity" by direct sex character training. From all these efforts we may hope to avert some of those tragedies of young lives traceable to the failure of home, church and school to recognize the need of and to provide adequate training and guidance for a strong and fundamental instinct. By such methods we may hope to bring about a preparation for mating and parenthood which will decrease the proportionate number of broken homes and the consequent disaster to child life.

The licensing and supervision of public amusement places and the provision of adequate and wholesome opportunities for recreation are of equal importance in preventing the misuse of the child's natural need of, and in meeting his overwhelming desire for, play and emotional outlets. Such group activities as are developed through the Boy and Girl Scouts, the Camp Fire Girls, the Woodcraft League and the host of other organizations for youth are of inestimable value in meeting the social yearnings of boys and girls.

Quite naturally their eager restless energies demand frequent and thrilling good times. Boys and girls have sought one another for joyful adventures since the world began. Any attempt to thwart or to repress the joy demand or

the urge for friendship and admiration from the other sex but swells the rebellious tide. Together—boys and girls—will they find their good times—and all too often their tragedies—together. Can we not avert the tragedy and preserve the joy? Here is our hopeful task—the frank understanding of the need of the joy and the companionship—the planning of new delights and outlets for youthful energies and interests. Happy the home to which boys and girls in search of good times may be always sure of a welcome and a place for their romping and their laughter.

In every community are to be found children who are in manifest danger of sexual instability and exploitation. The causes are many and varied including such factors as bad housing, undesirable neighborhood conditions, lack of home protection or understanding on the part of parents, broken homes, poor mental equipment, early entry into industry, economic conditions, ignorance and many related causes. For these a program of community protective measures provides social agencies that will search out and define the causes and prevent the threatening tragedies by assistance in the proper readjustment of the young lives. Among the most potent of such protective agents are those policewomen, who are well equipped with social training or experience, and are of value not only in the readjustment of minors showing such need, but in the searching out and improvement of conditions which foster the stimulation of low standards of sex conduct. Of such assistance also is the visiting teacher whose attention is directed to the unadjusted child even before he has made his instability manifest in public places and has thus attracted the policewoman's attention.

### ELIMINATING SEGREGATED VICE DISTRICT

It is difficult to evaluate fully the benefit to child life resulting from the development of social hygiene legal measures and their enforcement. The elimination of the segregated vice district and the commercial prostitute with her public solicitations not only removes street and neighborhood conditions contaminating to the less favored child who becomes familiar with their sinister significance, but affects the immediate surroundings of children and young people living in the midst of the evil. Reports of vice investigating agencies show cases of children directing customers to the houses of prostitutes, being present in the room with prostitutes when appointments were being made, being sent into an adjoining room while the mother, a commercial prostitute, received a customer, and so on *ad nauseam*.<sup>1</sup>

<sup>1</sup> A word should be said about the children of the vice district. So frequently have confidential reports indicated the presence of young children in such districts that the board's agents have been instructed to adopt the procedure of reporting to local child-caring organizations all children mentioned in the confidential reports.

In a western city a little boy of five was found sitting on the steps of a building directing men to the apartment where his mother was among a group of prostitutes. In a southeastern city, a prostitute cautioned her little girl of four to remain in the next room while she went into the bedroom with a man "to make money" for her. In a southwestern city children passed to and from school through the heart of the segregated district, which has since been closed. In a mid-western city a house in a vice district catered exclusively to high school boys, many of whom there obtained their first sex experience. Children are frequently found playing about the steps of houses of prostitution watching the patrons enter.

The disastrous effects of such training in childhood are too obvious to be pointed out. The bell boy who cheerfully brings women and liquor to the soldier and sailor is frequently the product of such environment as above described. Deprived of proper home training, leaving school

Young boys acting as go-betweens for prostitutes and their customers or even in the rôle of customers are commonly found where commercialized vice exists, while young girls are ever a desirable asset to the procurer. The fact that no large city in the United States now has an openly recognized vice district is of vital significance to childhood, not only in the improvement of the environment of the unprotected child, but to the child in the more protected home.

#### MEDICAL PREVENTIVE MEASURES

The abolition of prostitution and the increasing recognition of the fallacy of the sexual necessity for men, means a diminishing health hazard from the venereal diseases too frequently carried by the father from the brothel to the home. The advance in the diagnosis and treatment of these diseases; the education of the lay public with reference to their prevalence and significance as well as their curability in the early stages; the increased provision of free clinical and hospital facilities and social service for the "follow-up" of cases neglecting treatment and for searching out sources of infection—all of these have been of special benefit to the child in diminishing his chance of venereal infection.

Through such measures are averted the misery of the child blinded at birth by gonorrheal virus; the child maimed, marred or mentally defective

before his education is completed, he finds it easy to cater to the desires of the hotel guests who demand liquor and women when he can earn more in illicit commissions in one evening than the amount of his week's salary.

The girl who is brought up in the vice district can hardly be expected to regard prostitution as other than a legitimate and lucrative profession. In the board's study of delinquent women and girls in 1920-21, 510 cited immorality in their homes as a contributing factor to their delinquency.—Annual Report U. S. Interdepartmental Social Hygiene Board, 1921-22.

by reason of syphilis; the unfolding life wasted in abortion or stillbirth. Even those who still look upon the venereal diseases as "a just punishment for sin" cannot explain the justice of the marring of innocent lives thereby.

Although science has identified the germs of gonorrhea and syphilis, their methods of transmissibility, and has developed methods of early treatment which bring about a high percentage of cures, there remains much to be accomplished in the medical program. Gonorrheal vaginitis is highly infectious and is commonly to be found among girl children in boarding homes, hospitals and other institutions which do not insist upon an entrance examination sufficiently thorough to reveal such an infection and upon isolation of all new inmates. Few communities have provided adequate facilities for the long-time treatment usually necessary for the cure of the venereally infected child, although in several European countries are provided model hospitals equipped with educational and recreational facilities for the child victims needing such tedious medical care.

Should laboratory and clinical findings show a pregnant woman to be infected with syphilis, treatment in the early months may avert abortion, stillbirth or congenital infection, and a healthy baby be insured. In spite of this fact, well known to the scientific world, many pre-natal clinics still neglect the routine tests for syphilis, and the healing results which follow treatment of the mother are thus denied the unborn child. Greater lay intelligence on this subject will create a wider demand for the practical application of scientific principles in the interest of the child.

One of the fundamental aims of social hygiene is the protection and development of right understanding

and constructive use of that fundamental instinct and creative force upon which are based individual character development, romantic love, family life and parenthood. Its fruits are continent living, creative effort, mating which combines physical attraction, mental companionship and spiritual love; healthful, responsible parenthood. Who can question the beneficent results to childhood?

Before us pass in silent and helpless procession, the pitiful victims of the sexual instinct unguided, unguarded, unrepressed and misunderstood—the aborted, the premature, the stillborn, the child of the unmarried mother, the blind, the crippled, the defective, the insane, the child victim of assault, incest, lust and exploitation; the youth robbed of ideals, the young girl robbed of physical virtue—victims all of the failure of society to recognize the practical possibility of prevention offered by a community social hygiene program generally supported and promoted and without which no program for child welfare is complete.

#### AIMS OF SOCIAL HYGIENE WORK

The social hygiene program aims to direct forces which have been permitted to become thus devastating into channels which shall bring into the lives of many, the glowing satisfactions of self-mastery, the enduring joys of married companionship and the fruition of love in children of health and opportunity. These purposes were vividly outlined in a recent address by Rev. Anna Garlin Spencer, whose radiant spirit, social perspective, and prophetic insight have long given inspiration to the social hygiene program:

The main business of those who seek to serve social hygiene is, however, not in devices for either legal, medical or regenerative dealing with the underworld. What we are about now is to use all possible

protective and educational measures to secure physical, mental and moral strength and nobility in all normal children and youth, and thus prevent perverseness. . . . We are not only advancing the cause of sex education proper, in schools and colleges, in workshops, in camps and recreation fields, and in settlements and in church classes, but—a far more important thing—we are learning how to make character training include, not as a separate element, but as a constituent part, all that makes for health, purity and self-control. We have a new conception of education, not as a process of repetition of things desirable to know, but as a development of independent thought and the capacity for truly human personality. In this new conception of education the whole area of sex relationship takes its place as a part of the normal life which it is sought to secure. . . . Experience shows beyond peradventure that in all stages of social organization the relationship of the sexes, and its connection with family stability and the nurture of children, has been considered matter for social control. Too vastly important to the continued life of the race is the instinct that calls from one sex to the other to be left to find or make its way along the line of mere caprice and individual impulse!

Moreover, social control has tried one experiment after another until it has at last reached the private, monogamic family, founded on the attempt, at least, to make marriage permanent and successful, as the plan most conducive to personal happiness and to the best nurture of child life. . . .

If we have a puzzling array of problems to deal with, in this day of change, we have also a clear space (however horrible in its destruction of much of the most precious in our life), a clear space free of many old obstructions in which to erect a new Temple of the Right Way of Living. No one now can give the architects' "blueprint" of that Temple of Future Faith and Service. But I am sure that at its altar we shall find the old group to reverence; the father protecting and loving; the mother devotedly serving each individual life; and the child, with hand in both parents' as they link the generations together.

We have then, in social hygiene, a developing science which considers the physical and mental fitness of his parents, before the child is conceived; his protection from the devastations of syphilis, in utero, from venereal infection at birth or during childhood; his divine right to an honest, decent and constructive presentation of the meaning of sex in life, and to early and continuous sex character training; his natural need for wholesome play outlets and boy and girl companionships during childhood and adolescence; his frailty when subjected to hazards of poor economic conditions, bad home or neighborhood environment, un-

supervised and degrading amusements; his infinite capacity for utilizing ideals of integrity of person, family and race during the emotional stress of youth when given such opportunity. Such scientific consideration points the way toward a future when the civilization of the sex instinct shall be as generally and successfully accomplished as has the civilization of other fundamental hungers and desires—that the children of tomorrow may inherit health of soul and body from a generation which has learned the perfection of the art of sexual love, as well as the potential power of the creative energies when conserved for other uses.

# The Significance of Mental Hygiene in Child Guidance

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IT is one of the most encouraging indications of the direction in which our civilization is moving that the degree of wisdom and maturity of a community is being judged more and more by the manner in which it deals with its childhood. This should not surprise us when we remember that everything which is to come after us, the good and the bad in human relations and human destiny, must of necessity be so largely determined by the manner in which we deal with the raw human material of the future, namely, the childhood of our own day.

One must review the history of human relations and of man's attitude towards his offspring in order to appreciate adequately the magnificent generosity of matter and spirit which we see reflected to-day in the numerous and varied child welfare enterprises. The brutalizing and horror-inspiring traditions and customs of child-sacrifice, infanticide, cannibalism and child-slavery, traces of which still linger among some of the peoples of our planet, gave way very slowly to the humanizing influences which were released through man's gradual conquest over his fears and superstitions. One cannot ignore in this connection the important rôle played by the various ethical and moral movements which came with man's upward struggle toward freedom of the spirit, but it was not until the 19th Century, a period in human history which more than any other was pregnant with scientific discovery and the hunger for truth, that real progress in child welfare was made possible.

## PROGRESS IN CHILD WELFARE

Between the establishment of the first permanent asylum for children by Saint Vincent de Paul in 1648 and the Napoleonic decree of 1811 which declared that the unprotected infant was a charge on the state, very little progress was made in the direction of child welfare in the sense in which we know it to-day. Such progress as man was laboriously making after the long night of the "dark ages," was materially hampered by the curious and tenacious doctrine of child depravity, one of the many unhappy incrustations that the Church acquired in the course of the centuries.

Charles Dickens tells us in his inimitable way what the situation was in his day, and his valiant struggles in the service of childhood are still bearing fruit. But neither the pen of a genius like Dickens, nor the growing philanthropic sentiment of man could by themselves have helped the cause of childhood very materially. Without the contributions from the biological and the more strictly medical sciences, it would have been impossible to reach the present-day marvelous control over the forces of nature and of man's physical environment which have the capacity to influence so enormously the health and happiness and the destiny of childhood.

One by one the various forces inimical to man's welfare and happiness which lurk in his physical environment are being conquered. Childbirth is no longer the menace to the mother's life that it used to be in the not so far

distant past; the rate of infant morbidity and infant mortality is being gradually reduced; school and recreational hygiene is acquiring an ever-improving technique which promises to exert a positively beneficial effect upon the growth and maturing of childhood, and the more recent advances in the science and art of nutrition at last promise to check the manifold vices which result from unintelligent feeding of the child and infant.

These truly marvelous advances in the science and art of combating the evils which threaten man's physical existence stand in sharp contrast to the paucity of progress in the understanding and management of the factors which affect and condition the personality of the child. Child hygiene and even the broader features of the child welfare movement in general have addressed themselves very largely to the child as a physical organism, dependent for its welfare upon physically good conditions of nature and nurture.

#### COMPLEXITIES OF EXISTENCE

That these activities fall short of the needs of the human personality for adequate adjustment to life is clearly obvious from the phenomenon that, while the chances for physical well-being and survival have been markedly improved as a result of these activities, man seems to find it no less difficult than formerly to lead a happy, well-adjusted existence as a social being. The community's greater concern with the problems of human maladjustment, coupled with the higher standards of psychological and social fitness which are demanded by the rapidly changing conditions of life, are bringing into sharper relief the truly alarming extent and depth of human maladjustment, and justifiably raise the question

whether, in spite of man's marvelous achievements in the conquest of the physical threats to his existence, he is not even less fitted to cope with the problems of life than were his predecessors.

The need for provision for the mentally and morally sick is alarmingly out of proportion to the increase of population. In so far as it concerns the mentally diseased, the gravity of the problem can be seen from the fact that whereas in 1880 the public institutions for the insane in this country cared for 40,942 patients, of 81.6 per 100,000 of population, in 1918 these hospitals cared for 239,820 patients, or 229.6 per 100,000. In 1920 the hospitals for the insane in the state of New York housed 374.6 patients per 100,000 of the population of the state. This alarming increase in the hospital population does not give the answer to the question as to whether or not mental disease is on the increase. Much of the increase in the hospital population is obviously due to a finer social conscience with respect to these unfortunates, and the consequent provision for their care.

Neither is it clear that crime and delinquency are as alarmingly on the increase as would be suggested by the astounding phenomenon that we release from our penal and correctional institutions about 500,000 men and women and children every year. Man's apparently growing incapacity to cope with the problems of life is more clearly and more surely indicated by the countless numbers of failures which do not reach the hospital for the insane or the prison.

More and more parents find it difficult to carry out the job of parenthood in a manner adequate to the demands of our times. More and more people find it difficult and impossible to protect the marital

relation from the disruptive encroachments of the hectic and fatiguing tempo of modern life, especially in crowded communities. The changing conditions of man's existence demand for proper adaptation a degree of personal maturity which these very conditions render increasingly difficult of achievement.

This brief reference to the overt manifestations of man's difficulty to adapt himself adequately to the conditions of human existence is not intended as a destructive criticism of those splendid efforts in child welfare which we have recorded earlier in this paper. It should help us, however, to realize to a fuller degree than is being generally realized, that all undertakings for the betterment of man's existence on this globe must fall short of the desired goal unless man is conceived as something infinitely more complex than a mere physical organism.

#### SOCIETY'S DEBT TO MENTAL HYGIENE

This is, of course, trite matter, and it is not intended to convey the impression that man has not busied himself in the past with that phase of the human personality which reaches beyond the realm of the physical. But it required the impetus of the mental hygiene movement to focus society's attention more directly upon the psychological and social aspects of the human personality, and no child welfare undertaking of the present day can afford to ignore the mental hygiene aspects of childhood. As a matter of fact, within the mental hygiene movement itself, most of its energies and resources are being devoted to the field of childhood, since it has become increasingly evident that the greatest promise for amelioration of the entire problem lies in this direction.

The careful study of the maladjusted adult is leading to the conclusion that the various end-products of human maladjustment, such as criminalism, chronic pauperism, neuroticism and personal frustrations of all sorts, even clearly defined mental diseases exclusive of those caused by toxins or injuries, are foreshadowed in the life of the individual during childhood by certain traits and tendencies which lend themselves to modification in a very large measure.

As the result of the actual application of prevention and curative measures to the maladjusted child, our faith in the modifiability of human nature is being daily strengthened. What I mean by this is that we are gradually developing a more dependable technique for the refinement, disciplining and socialization of the crude, instinctive determinants of human nature and human conduct. We are learning more and more of the processes in the nature of habit training and deflection of energies which make possible the transformation of these biologic dispositions into human values and human purposes. We are discovering a more dependable technique, through the study of the child's human and social environment, the home and the school, and the playground, for harnessing the child's energies to socially acceptable ways of adaptation.

In view of the rapidity with which man's social environment is changing, the expression in conduct of man's inherited racial and primitive tendencies is becoming increasingly intolerable. Most of that which was at one time a virtue in the process of adaptation has become destructive to life in modern society.

What I wish to point out is that whereas the release of human intelligence has brought with it a marvelous capacity for modifying man's physical

and social environment, and of making it more rich, but also more complex, it has not concerned itself sufficiently with the necessity of adjusting man's inner nature and inner dispositions to these changes. The mental hygiene movement has as an important task the stressing of the importance of these inner subjective adaptations of the personality, since in the last analysis everything that comes to man from his environment receives its ultimate valuation from him.

The human infant comes into the world with a pretty well constructed machinery for the functions of life. Like other living beings he is endowed by nature with certain dispositions to actions, but more so than any other living being he has to learn the technique for the proper use of this machinery.

This knowledge comes to the developing child through imitation, deliberate or unwitting suggestion from its environment, precept, formal training and experience. The ultimate effect upon the personality of the child is not the result merely of these external impressions, but of the manner in which the child reacts to them, incorporating them into his own constitution, and the extent to which his innate disposition to action becomes affected by them.

Herein lies a very significant difference in the importance for the destiny of man between his physical environment and his human, social environment. The effects, for instance, of the diphtheria bacillus upon the constitution of the child are fairly definite, quite predictable and pretty much the same upon all children. Not so with the influences which come to the child from his human environment, from his father and mother, his teachers, his sisters and brothers and playmates. His reactions to these influences are those of a person and not merely of

a physical organism. His entire personality becomes implicated in the situation so that his entire outlook in life, his attitudes and dispositions become deeply colored by his human environment. As a science, mental hygiene aims to discover which of these human relations, especially those which come to the individual during his impressionable years of childhood, make for normal efficient development and which are inimical to such development.

While our knowledge in this connection is relatively meagre when compared with what we already know concerning man's physical environment, enough data is at hand to enable us, as I said earlier in this paper, to control to a considerable extent the maturing and socializing process of the developing individual.

#### INTERPRETING ABNORMAL CHILD

The situation is well illustrated in connection with the so called "nervous child." Now we know that nervousness in a child may be due primarily to certain handicaps of a physical or constitutional nature. Certain hereditary burdens, certain chronic physical disorders, fatigue and toxemias of a more obscure nature, may induce a state of nervousness in the child. But in discussing this subject elsewhere, I have stressed a series of other causes for this condition, which are largely in the nature of psychological and social influences which come to the child from his human environment.

I then said:

Important as is the emphasis of this underlying constitutional handicap of the nervous child, it is equally important to recognize fully the capacity which certain experiences and certain events in the life of the child have of inducing a state of nervousness quite as profound as is encountered in connection with the constitutionally burdened child.

In certain respects it is even of greater importance, since here some definite therapeutic endeavor can be undertaken which much more commonly than in the case of the constitutionally burdened child, leads to satisfactory adjustments.

In connection with these induced neurotic reactions, it is possible, in contrast to the situation in the constitutionally burdened child, to demonstrate that the disorder had a definite onset in the career of a child formerly free from neurotic manifestations. Moreover, the removal of the offending environmental situation and the development of proper understanding with reference to it, remove the symptoms and sometimes serve the child as a positive bit of valuable instruction in the art of living.

Increasing experience with these cases is gradually leading to a modification of our notions concerning predispositions and predestinations of one sort or another. We are less and less willing to attribute these manifestations to causes which are beyond the individual's experience, and incidentally beyond the reach of modification on this account. The tendency is increasingly in the direction of searching for the meaning of the disorder as part and parcel of the child's personality. What does the disorder or maladjustment signify as regards the personal economy of the child, as regards his life and functions as a feeling and striving and acting personality?

When a boy steals, or runs away from home or school, or is given to explosive tantrums of disobedience and rebellion, or is intimidated by the ordinary demands of daily life, what does it all mean? Do we satisfy the requirement of proper understanding when we call the boy a thief, or truant, or neurotic, or cowardly?

Behind these outwardly simple categories of conduct with which we are so familiar and for the management of which law and custom have laid down certain fixed processes, there often

lurks a complexity of phenomena which cannot be cleared up until we also ask ourselves, what is this boy after, what is he trying to achieve by these manifestations of conduct?

Whether one is dealing with the mere tantrums of childhood, or with the more socially significant delinquency manifestations of stealing, lying or running away, it is essential above all to search for the meaning of the disorder in the child's economy, for the rôle it plays in the child's efforts to adapt himself to the demands of his environment. Frequently what the adult considers as an unhealthy or perverse manifestation of childhood behavior may be nothing less than the child's reactions to an imperative instinctive demand which must gain expression somehow, and it becomes our task not to thwart this energy expression by blind restriction, but to guide it into healthy channels of activity. More so even than the adult, the child in manifesting signs of maladjustment is merely attempting to reach some adjustment to a personality problem. His natural craving for recognition and for an enlargement of his personality, renders him subject to all sorts of utilizations of his energies, sometimes in a healthy, normal manner, at other times in quite an abnormal fashion, in the service of his ego.

#### GENERAL *vs.* MENTAL HYGIENE

What I have been obviously trying to do in this paper is to point to certain contrasts between those child-welfare aims which have the child's physical well-being in view and those which concern themselves with the child as a whole, as a personality. General hygiene has for its central purpose the elimination of disease-producing factors in human existence and the prolongation of the span of life. Mental hygiene stresses more particularly the

depth and meaning and richness and worth of human existence. General hygiene works with facts and principles which relate to man's physical environment. Mental hygiene finds its sphere of activity in man's human and social environment. General hygiene works with criteria which are more in line with those employed in the physical sciences; it is in the main a more impersonal type of influence that flows from it. Mental hygiene is an eminently personal enterprise; it deals with the chemistry of the personality rather than with the chemistry of the blood.

Diphtheria antitoxin may be sent across a continent by means of a dog team and lose nothing of its effectiveness in combatting a diphtheria epidemic. No such long-distance service is possible for a troubled mind or soul. The splendid achievements in the physiology of the nervous system which have thrown so much light on the problem of stimulus and reaction in human behavior, lose much of their significance when applied to the stimulus and response situations which exist between human personalities. Moreover, in dealing with human behavior one must always consider the possibility of an unconscious element in the reaction of the personality as a whole, so that the overt behavior manifestation may only remotely and symbolically reflect the deeper underlying situation to which it is related. It is all very well to establish laws of habit training out of the experiences of the psychological laboratory with mice and the maze, but it is apt to be an entirely different matter when these laws come to be applied by one human being to another.

The laws of habit training when applied to human beings mean very little or nothing unless one also takes into account the personalities of the trainer and of the one to be trained. It is very

well to say, make certain unhealthy reactions also unpleasant for the child, and he will learn to avoid them. But the burning of one's finger is apt to teach no lesson at all if that person happens to have an inner longing for a scorching.

The controlled experiment in child training and in the shaping of the personality has to take into account in addition to the objective situation, the desires and wishes of the individual, and the subtle manner in which a child's fundamental wishes may manifest themselves. Many of the difficulties and predicaments that an active boy might get himself into in the nature of destructive adventure, straying from the narrow path, or in the exhibition of strange curiosities, might be simply various expressions of the fundamental desire for new experience, for which every human being craves satisfaction. To attempt merely to train him out of these aberrant ways of seeking satisfaction is apt to fail unless healthy substitutions are provided. The same principle holds true in connection with other forms of unhealthy or aberrant behavior.

The child who is hampered in his relations with other children because of an unhealthy clinging to baby ways and a difficulty in relinquishing the privileges and protections of infancy, often merely expresses an exaggerated need for a sense of security. Later pursuit of gang association and identification with sources of strength and stability may hide a similar wish for security which is common to all mankind. The important thing to realize is that the wish is genuine and natural and can be satisfied in ways which do not run counter to the requirements of reality.

In a similar way the setting in which the child works out his daily problems must be estimated from the point of

view of the fundamental needs of the developing child. Beyond the parental functions of a biological character which are to insure for the child a good heritage, and those of an economic nature which have to do with assuring the child's physical needs, there are others, equally important and more difficult

of fulfilment. They have to do with the parents' own lives as human beings, which constantly furnish a source of imitation and identification for the child.

It is with matters of this nature that the mental hygiene movement concerns itself primarily.

# The Place of the Juvenile Court in a Community Program for Child Welfare

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HAS the juvenile court fulfilled the high expectations of those who were responsible for its creation? Is its place in the child-caring program of the community assured, or will its functions be absorbed by other agencies? What relation should it bear to the school, to the church, to recreational agencies, to child-caring and child-protective agencies and institutions, to other courts dealing with problems affecting family life and the welfare of children? These are questions which thoughtful students of the juvenile court are asking. To some of them final answers cannot be given at this stage of community organization for dealing with social problems. However, it may be helpful to recall the aims of the founders of the first children's courts, consider the extent to which their purposes are being fulfilled, and attempt to view the court in relation to other agencies.

## EARLY AIMS OF JUVENILE COURT MOVEMENT

The origin of the juvenile court movement is found in the insight, courage, and faith of the men and women who saw that the harshness and inflexibility of the criminal law as applied to children and the parental and protective functions of the state were irreconcilable. The committee of the Chicago Bar Association which had been concerned with the preparation and passage of the Illinois Juvenile Court Act of 1899, in a report of October 28, 1899, declared its purpose to be as follows:

Its fundamental idea is that the state must step in and exercise guardianship over a child found under such adverse social or individual conditions as to develop crime. . . . It proposes a plan whereby he may be treated not as a criminal or one legally charged with crime, but as a ward of the state, to receive practically the care, custody and discipline that are accorded to the neglected and dependent child, and which, as the act states, 'shall approximate as nearly as may be that which should be given by its parents'.<sup>1</sup>

Judge Mack well expressed the task of the judge in these words:

The problem to be determined by the judge is not, 'Has this boy or girl committed a specific wrong?' but 'What is he, how has he become what he is, and what would best be done in his interest, and in the interest of the state to save him from a downward career?'<sup>2</sup>

## SAFEGUARDING CHILDREN FROM CRIMINAL PROCEDURE

The extension of the juvenile court movement to all of the states but two (and these two states have developed some of the features of juvenile court organization) has meant that the great majority of children within the age limits of the various juvenile court acts have been saved from the procedure of the criminal law. The development of

<sup>1</sup> Quoted in *The Origin and Development of the Minnesota Juvenile Court*. Edward F. Waite, District Judge, State Board of Control, Minnesota, 1920. Address before the Minnesota Association of Probate Judges, January 15, 1920.

<sup>2</sup> Mack, Julian W., *Legal Problems Involved in the Establishment of the Juvenile Court*. In Breckinridge and Abbott. *The Delinquent Child and the Home*: New York, 1912, p. 198.

the juvenile court has been much slower in the rural districts than in the cities because the smaller number of cases in rural communities makes it difficult to develop specialized organization.

In considering the extent to which children have been spared the ordeal of criminal trials, not only the territorial limitations of the juvenile court movement, but also the age limitations and limitations with reference to type of offence must be noted. The general tendency has been to raise the age of the juvenile court's jurisdiction to eighteen years or even higher, but in thirteen states the benefits of juvenile court procedure are not available after the child has reached his sixteenth birthday, and in a fourteenth state, boys of sixteen or over cannot be brought before the juvenile court. In many states the juvenile court has no jurisdiction over certain serious crimes, even when committed by very young children, and in some states it has no jurisdiction over any offense of the grade of felony.

Judge Hoffman, of Cincinnati, has cited cases of children of tender age tried and convicted during the last century. In New Jersey in 1828 a boy thirteen years of age was hanged for an offense committed when twelve years of age. In years to come, students of the history of the treatment of child offenders may look back upon the ordeals to which neurotic and unstable children of sixteen and seventeen years are now being subjected in our criminal courts with as much horror as that which we feel for methods used in the last century. In the present year in Pennsylvania a boy of fifteen has been sentenced to be electrocuted. Considerable difference of opinion exists even among those who are specialists in the study of child offenders with reference to the discretion which should be given the juvenile court in

dealing with children who have committed serious crimes, such as murder. Some justification may be found for the view that the juvenile court should be permitted to waive jurisdiction and permit a criminal trial in certain cases, but such exceptions should not be allowed until after the court dealing with children has had the opportunity of careful study of the case and consideration of all the elements involved.

One whole class of child offenders has been entirely outside the juvenile court movement; namely, children who have violated Federal laws. By an Act of Congress of 1925, Federal judges are permitted to place juveniles or adults on probation under suspended sentence. This law will enable the Federal courts to deal somewhat more adequately with children, but they will still be subjected to criminal procedure. It is estimated that approximately a thousand persons under eighteen years of age are arrested each year for violations of Federal laws.

To what extent have children been saved from the degrading influences of the jail, workhouse and penitentiary? In the course of its study in 1918 the Children's Bureau found that from at least one court in every state in the Union children were reported as being detained in jails; thirty-seven courts in eighteen states reported that no effort was made to separate children detained in jails from adult offenders, though in many of these states such separation was required by law. It is probable that some progress has been made since 1918. Where the juvenile court is given broad jurisdiction in delinquency cases it may be necessary in rare instances to detain in jail a child coming within the provisions of the Juvenile Court Act. It is believed that such detention should be limited to children at least sixteen years of age and that separation of such children from

adult prisoners should be maintained.

The U. S. Bureau of the Census in 1923 obtained information concerning juvenile delinquents under the age of eighteen years committed to jails and workhouses, prisons and penitentiaries, not including those being detained pending trial or disposition of their cases. Nine hundred and forty-five juveniles were admitted to prisons and reformatories during the first six months of 1923 and 2,445 to jails and workhouses. Considerable progress had been made between 1910 and 1923 in the percentages of juvenile delinquents admitted to penal institutions. In the former year, 38.8 per cent of all admissions to institutions were to jails and workhouses. In 1923, the estimated percentage was 20.8, a reduction of almost 50 per cent. Nearly 10,000 persons under the age of eighteen years were admitted to jails and workhouses in 1910, as compared with 2,445 in the first half of 1923.

#### EQUIPMENT FOR CONSTRUCTIVE SERVICE

The juvenile court was intended, not as a negative agency for eliminating the harshness of the criminal law from the procedure in children's cases and for removing children from jails and workhouses, but as a positive agency for protection of neglected and redemption of delinquent children. In 1923 a comprehensive statement of the standards which should govern juvenile court organization was drafted by a committee appointed by the Children's Bureau and approved by a conference held under the auspices of the Children's Bureau and the National Probation Association. The fundamental principles underlying these standards included:

- (1) The court dealing with children should be clothed with broad jurisdiction.

- (2) The court should have a scientific understanding of each child.
- (3) Treatment should be adapted to individual needs.
- (4) There should be a presumption in favor of keeping the child in his own home and his own community, except when adequate investigation shows this not to be in the best interest of the child.

The spirit of the juvenile court must permeate the entire organization and reach the children at all stages of the court's contact with them.<sup>3</sup> Juvenile court organization is frequently weak in the provision which it makes for first contacts with the children and with complainants. Even though complaints are referred to another officer for decision, it is important that the person receiving them be courteous, intelligent, familiar with the functions and methods of the court and keen in judgment. The co-operation of the police department is of fundamental importance.

It has been said of courts in general, "There is no guaranty of justice except the personality of the judge."<sup>4</sup> This is especially true of the juvenile court. Criminal procedure imposes on the judge many checks, but juvenile procedure clothes him with extremely broad power in order that he may deal effectively with the children on the basis of individual needs disclosed. A judge who is skillful, sympathetic and understanding of the needs of children and who can give sufficient time to each case which comes before him can

<sup>3</sup> This has been emphasized recently by Dr. Miriam Van Waters in a paper entitled "The Juvenile Court from the Child's Viewpoint, A Glimpse into the Future." In *The Child, the Clinic and the Court*: New York, 1925.

<sup>4</sup> Quoted from a German writer in *The Nature of the Judicial Process*, by Benjamin N. Cardozo, p. 17. Yale University Press, New Haven, 1925.

accomplish great constructive service, even though he must work without many of the facilities usually regarded as essential.

The necessity for a qualified probation staff is well recognized by those engaged in juvenile court work, but lack of public interest, inadequate salaries, and absence of standards for the selection of probation officers have greatly limited the efficiency of the probation service. Overworked, underpaid, inadequately prepared probation officers, earnest and conscientious as they are in the great majority of cases, willingly giving many hours of overtime work and sacrificing personal comfort for the sake of the welfare of their charges, find it impossible to do the things which they know are needed. Over and over again probation officers have stated that more intensive and more successful work could be done if fewer cases were under supervision. One probation officer said that he had to decide what cases it was safe to neglect in order to do the necessary work on other cases. The difficulty is not alone in the failure of the community to provide adequate personnel, but also in the lack of facilities for adequate diagnosis which would make it possible to select cases for probation in which results could be expected. Judges have frequently regarded probation as the catch-all for the cases in which no other disposition seemed obvious.<sup>5</sup>

In few courts has provision been made for thorough study of children's cases. Social investigations are generally recognized as essential, but they are by no means uniformly complete. Practically all the juvenile courts in large cities have facilities of some kind for physical examinations and many of them make provision for mental exam-

inations, which are, however, frequently confined to intelligence tests. Many courts make these examinations only in cases where some defect or disability is obvious or suspected. Extending the work developed by Healy, first in Chicago and later in Boston, the demonstration child-guidance clinics established by the National Committee for Mental Hygiene, under the Commonwealth Program for the Prevention of Delinquency, have already resulted in the establishment in several cities of permanent clinics equipped to give thorough study to children referred by courts, social agencies, schools and parents, and have greatly stimulated public recognition of the importance of such service.

To carry out the ideals of the founders of the juvenile court movement, it is necessary not only to abolish jail detention in children's cases, but also to use the detention facilities that are provided in such a way that the child's welfare may be promoted and not hindered. Possibilities of harming children by detention exist not only in jails and police stations but also in detention homes, which are overcrowded, which lack provision for segregation of various classes of children and which fail to provide in a constructive way for the child's activities during the time while he is detained. Under the most ideal circumstances, detention may be so upsetting to the child as to make it very difficult for the court subsequently to accomplish the desired results.<sup>6</sup>

The experience of many of the large detention homes that have been established, shows that the temptation to crowd children into the home rather than to give the time to determine whether or not they can be safely kept

<sup>5</sup> Judge Henry S. Hulbert, of Detroit, comments on this in his paper entitled, "Probation" in *The Child, the Clinic and the Court*.

<sup>6</sup> Judge Frederick P. Cabot of Boston has well expressed this in a paper on "The Detention of Children as a Part of Treatment," in *The Child, the Clinic, and the Court*.

in their own homes pending hearing, has proved too great for police, probation officers, and even representatives of the schools and of social agencies. As a rule, the larger the detention home the more overcrowded it is. The frequency of hearings is a very important factor in the period of detention. The extent to which detention policy varies in different courts is indicated by the fact that in 1920, in one city included in a study made by the Children's Bureau, only 15 per cent of the delinquent children were detained, while in another city 36 per cent were detained.

The problem of dealing with the delinquent child is not the relatively simple one of securing for him a "good" environment as a substitute for the "bad" environment in which he may be placed, viewing environment in the light of recognized standards of social acceptability, but it is rather the problem of supplying the specific satisfactions of specific needs.<sup>7</sup>

A study of the resources available to ten courts covered by an inquiry made by the Children's Bureau indicated that in general the resources at the disposal of the court had been developed in a haphazard manner and did not fit together to form a complete program for the care of delinquent and dependent children. The court, therefore, was limited in the treatment which it could prescribe. The psychological factor in delinquency has been largely neglected on the treatment side. In many courts planning of the treatment at the beginning of the probationary supervision is neglected or haphazard, depending upon the capacity and inclination of the probation officer and the pressure of work. Few courts realize the importance of making care-

ful plans which are frequently reviewed and revised if necessary. Classification of types of cases received by various institutions has been based mainly on the child's experiences and only to a slight extent on mental habits and attitudes and mental and emotional needs. The work of El Retiro in Los Angeles and of certain private agencies in Boston illustrate the possibilities in attempting to fit treatment to diagnosis. The analysis of the resources of the community in terms of the needs of the delinquent children before the juvenile court and the co-operation of the various agencies and institutions in a well-rounded community plan would undoubtedly achieve marked results.

It was inevitable that an agency dealing with problems of juvenile delinquency and neglect should early direct attention toward the possibilities of reducing the volume of these social problems. Judge Lindsey drafted the first laws, enacted in Colorado in 1903, which made contributing to delinquency or neglect an offense.<sup>8</sup> These laws have been generally adopted in principle in most of the other states. Some laws place jurisdiction over adults committing specific offenses against children in the juvenile court. Probation departments have sometimes co-operated actively with prosecuting authorities in bringing to justice adults offending against children, though in many cases the obligation of the juvenile court in this respect has not been fully realized.

The courts have developed a method of dealing with many cases of delinquency and some cases of dependency which was not, perhaps, contemplated by those who drafted the first juvenile court laws, but which has been a logical outgrowth of juvenile court work. This is the adjustment of cases which

<sup>7</sup> See "The Contribution of Science to a Program for Treatment of Juvenile Delinquency," by Augusta F. Bronner, Ph.D. In *The Child, the Clinic and the Court*.

<sup>8</sup> See *Twenty-five Years of the Juvenile and Family Court of Denver, Colorado*, p. 6. Denver, 1925.

do not seem to require formal judicial treatment or official determination of the status of the child, without the filing of a court complaint or the formality of a court hearing.

Concerning the extent to which the juvenile court should undertake to give advice and assistance in cases not made official, there is a difference of opinion and practice. Some believe that such work will interfere with the other activities of the court or weaken its authority in formal cases; or that it will be done in a haphazard and unscientific fashion and so fail to reach underlying problems that may be serious; or that it will discourage the development of resources for prevention of delinquency by schools and private agencies. It seems obvious that the court should have discretion with reference to the elimination of cases which do not require official consideration or prolonged treatment, and that if wise selection is to be made the court must be sure of the facts upon which decision is based. Whether the needed advice or extra-legal supervision in informal cases is the function of the court itself or of other agencies, it must be based upon knowledge of the child's needs and must be given by persons skilled in social service.

Unfortunately no national statistics of juvenile delinquency are available upon which an estimate of the success of the juvenile court movement might be based. Such juvenile court reports as contain statistical information of any importance differ so much in subject matter and method as to make it impossible to compare them one with another and it is often difficult to compare figures for the same court over a period of years. The U. S. Children's Bureau and the National Probation Association are both interested in the standardization of juvenile court statistics and it is hoped

that a beginning may soon be made in collecting statistics on a comparable basis.

It is extremely difficult to measure the extent to which probation is successful.<sup>9</sup> Careful study of the results of probation as compared with the problems involved in each individual case would contribute much to the development of scientific methods of dealing with juvenile delinquents. A revealing study of failures on probation has recently been attempted in one large court and has indicated the extent to which problems which were obvious at the beginning of probation were not dealt with.

#### RELATION OF JUVENILE COURT TO OTHER CHILD WELFARE PROGRAMS

It is the community's responsibility to provide the resources that are essential to the development of children. These include clean civic conditions, proper housing, adequate policing, good school facilities adapted to both the normal and the subnormal child, and industrial and other training that provides an incentive for continuing in school. Means must be provided for supplementing family resources and preventing family breakdown. Recreational facilities should be available to provide wholesome activities as an outlet for youthful energies.

The principal aims of the community activities which affect the work of the juvenile court may be listed as follows:

- (1) Strengthening the home.
- (2) "Socializing" the school or bringing the school and the home more closely together and making it possible for the

<sup>9</sup> A recent study of the results of probation, which showed the percentages of children discharged from probation who had subsequent court records, has been made by the Massachusetts Commission on Probation and published as Senate No. 481, March 15, 1924.

- school to deal more adequately with the individual needs of the children.
- (3) Provision of constructive recreation and regulation of commercial amusements.
  - (4) Vocational guidance and employment supervision.
  - (5) Ethical and religious training.
  - (6) Special provision for dealing with conduct problems.
  - (7) Provision of foster home care and institutional care for children.

One of the most significant developments of the past decade has been the organization of means for educating parents in the care and training of children. At first this popular education was limited largely to care of the child's physical health, but more recently the importance of the formation of correct habits in young children has been emphasized. The recognition of the overwhelming importance of the first few years of the child's life as determining the child's personality and character has led to the establishment in a few communities, notably in Boston, of habit clinics for children of pre-school age and to the distribution by national agencies of leaflets and pamphlets on habit training. With these movements the juvenile court is concerned only as the beneficiary of the work which is done, since such activities cannot fail in the long run to reduce the volume of juvenile delinquency.

The first state-wide mothers' pension act was passed in Illinois, largely as a result of the interest of those connected with the Chicago Juvenile Court, and the administration of laws giving public aid to dependent children in their own homes has been placed in the court having juvenile jurisdiction in eighteen states. There has been considerable question as to whether a court is the logical agency for administrative work of this kind, and probably the weight

of opinion is in the negative, provided that other equally competent agencies are available or can be developed. Nothing, however, can detract from the credit which belongs to the juvenile court for its leadership in this movement for conserving home life for dependent children.

Where other agencies exist for the administration of public aid to dependent children, the court should utilize such organizations and private family welfare agencies in securing an adequate financial basis for wholesome and normal home life for the families with which it deals.

Whether or not the juvenile court has jurisdiction over the non-support and desertion of children or is affiliated with a court having jurisdiction over divorce, the court cannot deal adequately with the cases which come before it unless it co-operates actively with those who are dealing with problems of family breakdown. Statistics for seven large courts involving over ten thousand children show that 40 per cent of the delinquent children came from homes in which death, desertion, divorce and separation of the parents had disrupted the family. Scientific treatment of such cases of family breakdown is being attempted in only a few communities. Its development is of great importance as part of the program for the prevention of child delinquency and neglect.

The majority of the children with whom the juvenile court deals are school children, and the relationship between the school and the court has been the subject of considerable discussion during the past few years.<sup>10</sup> It has

<sup>10</sup> See "The Outlook for the Juvenile Court," by Edward F. Waite, Judge, District Court, Minneapolis, Minnesota. In "Public Welfare in the United States," *The Annals*, Vol. CV, January, 1923. The American Academy of Political and Social Science: Philadelphia.

often been difficult for the juvenile court to shift back upon the school department the responsibility which logically belongs to it. Overburdened teachers and attendance officers have been too ready, in some communities, to demand from an equally overburdened juvenile court staff assistance in problems of attendance and discipline that should not require judicial action. The percentages of truancy cases among delinquency cases dealt with by eight juvenile courts in 1919, 1920, or 1921 ranged from one per cent in two cities where special effort had been made by the school and the court to let responsibility for dealing with truancy rest with the school, to 10 per cent in two cities.

The opportunity which the school has to approach problems of parental misunderstanding and home and neighborhood maladjustment in a simple, natural and friendly manner, and the importance of school maladjustment as a factor in delinquency make it essential that the school be fully utilized in a community program for the prevention of delinquency.<sup>11</sup> The juvenile court should realize the desirability of furthering the assumption of responsibility for preventive work by the agency which, next to the home, has the greatest opportunity to mold the child's character. Successful extension of the school's activities in this direction will doubtless relieve the courts of a considerable proportion of the delinquency cases with which they are now forced to deal.

The importance of the development of constructive recreational facilities for children and young people has

been emphasized in studies made by Thurston in Cleveland and Rochester and in studies showing the marked effect which the establishment of playgrounds in certain districts has had in the reduction of the volume of juvenile delinquency. Bringing the child in contact with recreational agencies is usually regarded as an essential part of probation work, though failure fully to appreciate the importance of the right use of leisure time is evidenced in many courts. Co-operation with police departments and private agencies concerned in the protection of children from the detrimental influences of the public dance hall and pool room and from other commercialized amusements is without doubt one of the responsibilities of the juvenile court.

Successful probation work with children who are soon to enter employment and those who are already gainfully employed requires on the part of the probation officer knowledge of the vocational opportunities in the community, the kind of preparation required for various occupations, the legal regulations governing the employment of children, working conditions, and opportunities for advancement. The maintenance of a separate employment or vocational guidance bureau under the auspices of the court, which has sometimes been undertaken, is not generally believed to be desirable. The work should be done through co-operation between the court and the agencies specializing in the vocational guidance and placement of children. Unfortunately, in many communities such agencies are not fully developed and probation officers are often forced to carry all or practically all the burden of the guidance and placement of their charges or to leave the choice and securing of positions largely to the discretion and initiative of the children themselves.

<sup>11</sup> See *The Visiting Teacher Movement, with Special Reference to Administrative Relationships*, by Julius J. Oppenheimer, and *The Visiting Teacher in Rochester*, by Mabel Brown Ellis. Joint Committee on Methods of Preventing Delinquency.

Upon home and church rests the responsibility for the religious training of the child. Churches and juvenile courts in many communities are working out effective methods of co-operation. As a supplement to, not a substitute for, paid probation service, church organizations can render valuable service, while the possibilities of the co-operation of the church with other organizations concerned with prevention of delinquency are very great, and as yet unrealized in many communities.

Out of the juvenile court has grown an associated movement of great promise for all the children in the community—the clinics for the study of problems of conduct and behavior.

Hunter has outlined three periods in the development of such clinics or “institutes” as they have sometimes been called: the first period, dating with the establishment of the Juvenile Psychopathic Institute in Chicago in 1909 and extending until 1915, the institution being supported by private funds but definitely connected with the juvenile court; the second period, from 1915 to 1921, during which many clinics were opened, emphasis being placed on connection with the juvenile court; and the third or present period, beginning in 1921 with the formulation of the Commonwealth Fund Program for the Prevention of Delinquency, during which eleven children’s clinics have been opened in the United States emphasizing community service rather than service to court wards only.<sup>12</sup> The development has illustrated the possibilities of co-ordination of effort and correlation of service to the end that the juvenile court may share in a general program for dealing with behavior problems before they become so se-

rious as to require court treatment. In some communities, however, the volume of cases from other sources has become so great that only a very few juvenile court cases can be received by the clinic. The necessity for scientific study of delinquent children should not be permitted to suffer from enthusiasm for a preventive program. Community resources ought to be sufficient to meet both needs.

For children who cannot be satisfactorily adjusted in their own homes some form of foster care is necessary, and courts have sometimes developed their own placing-out service and local institutions. These specialized services should not be performed by the juvenile court itself but by organizations with which the court can maintain close co-operation. It is the responsibility of the court, however, to call public attention to the respects in which the resources at its disposal are incomplete. Expert placing of difficult children in boarding homes, free home placement for certain children, institutions sufficiently varied and flexible to meet the varying needs of the children, are essential parts of the community program for the care of its neglected and delinquent youth.

The juvenile court is neither an isolated institution that can function independently of other agencies, nor a mechanism that can automatically, given the proper organization, achieve results. It is one of many social resources that have been developed in response to evident need. Its success depends on three factors:

- (1) Public appreciation of the service which it is in a position to render and public support which makes possible an adequate personnel and the necessary facilities for its operation.

<sup>12</sup> Hunter, Joel D., “The History and Development of Institutes for the Study of Children” in *The Child, the Clinic and the Court*.

- (2) The general development of the child-caring program of the community, including provision for child study, family rehabilitation, foster home care and institutional care.
- (3) The general attitude of the community toward all its children

as expressed in home life, adaptation of the school to the needs of the children which it serves, provision of wholesome amusement, vocational guidance, and satisfaction of esthetic and spiritual needs.

# The School Discovering the Child

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GENERALLY stated, the purpose of education is to prepare the individual to take his place in society in the most effective way. Many agencies such as the home, church and industry take part in this educative process. However, as society becomes more complex and its demands more specialized and exacting, the responsibility of educating the youth is shifted from these agencies to the school. Until recently, religious education was left to the home and church. Society is beginning to realize that these institutions have failed to perform this important function and there is a strong tendency toward some form of religious education through the school. The time is not far removed when industries trained young men, through apprenticeship, for the trades; now this phase of education is being rapidly shifted to specialized schools. Thus the function of the school in relation to the purpose of education is to take over those phases of educational work which it can perform more effectively than other agencies and when necessary supplement the work retained by them. If the school is to perform this function, it must carefully investigate not only each group of children, but also each individual within the group to determine just what the other agencies have left for it to do.

## I. THE PROBLEM

*Group Contrasts.*—The importance of a survey to determine group needs becomes evident when we compare two hypothetical communities, perhaps in the same city. The citizens of one are well-to-do Americans, living in good

homes with art, music and literature at their command. The children have the clean open out-of-doors in which to play. Their health and welfare are the parents' first care. Through their associations, these children develop habits of honesty, courtesy and community-living in keeping with the best American ideals. If we visit the school of this community we shall find a modern building of artistic design surrounded by beautiful playgrounds. Within are wide halls hung with pictures, a library, rest-rooms, an auditorium, and well lighted classrooms with modern equipment.

The other community is in a congested part of the city inhabited almost exclusively by poor foreigners. The streets are dirty, filthy water flows from the alleys and the houses are unsightly from without. Within they are dark, rickety and destitute of art, literature and culture. When not in school the child's social life is actually foreign if not positively anti-American. The school building of this community is old and is surrounded by a small, perhaps clean, but otherwise unattractive, playground. Within, the building, though clean, is dark and poorly arranged; the furniture is old and the walls are unattractive.

The contrast between these two communities is not exaggerated beyond reality and it seems that we sometimes apply too literally the Biblical statement, ". . . unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him." Clearly if the school is to supplement properly the work of the other agencies it must make a care-

ful study of the children of each community to determine wherein their education is deficient.

*Individual Contrasts.*—So far we have referred to variations in group needs only, but within any group there are individual variations which make the study of the needs of each child essential to his proper education. We know a girl who at the age of fifteen had visited Europe fifteen times. Every summer was spent abroad and she had a knowledge of art, architecture, foreign peoples and certain phases of history and geography that excelled that of any of her classmates and teachers. On the other hand she was lacking in the finer types of courtesy and the proper attitude toward society. Another girl of the same class had not traveled, but she possessed, to a high degree, those finer qualities which her classmate lacked. In another school where reading tests were given, a few children were discovered who read rapidly, but with a low degree of comprehension. An investigation showed that these children came from foreign homes in which English was rarely, if ever, used. As a result they had, through school and other contacts, built up a fairly large vocabulary of words which contained but little meaning for them. These are examples of numerous individual variations existing within any group because some agency has failed to perform its educational function. Although these conditions make a different teaching problem of each child, it is not desirable that such children should be separated in school; perhaps one of the effective means of eliminating these differences is association with each other. However, it is desirable that all such differences shall be discovered and the teacher be conscious of them in her treatment of the child.

Thus far, then, the group and individual differences due to the failure of

agencies other than the school to meet fully the educational responsibility of society have been discussed. If, however, the child is to take his place in society in the most effective way, those in charge of his education must have in mind his probable future. Differences in probable destination or occupation may be due either to group or individual variations. The children of two communities vary greatly in the selection of a life-work because the opportunities are widely different. Children of one community become farmers, those of another become miners and those of a third become fishermen. Race and religious prejudices are often strong factors in the determination of an occupation, and ideals, traditions and inherited tendencies limit the life-work of certain nationalities to fixed fields. In all such cases it is important that those responsible for the training of children should know the weight of the group influence, and, if the tendencies are desirable, they should become an important factor in the determination of their education.

*Individual Deficiency or Ability.*—More important than these group or community tendencies are the individual tendencies. In so far as there are attitudes, ideals and common knowledge necessary for good American citizenship, education should tend to unify our citizenry. It should go farther. It should develop and accentuate certain essential differences between individuals, for it is through these differences that the greatest individual contributions are made. Steinmetz enriched society for all time, not because he was like other American citizens, but because he was different. Not only does the range of intelligence run from that of an idiot to that of a genius, but within a group having, so far as we can determine, the same level of intelligence, there are special abilities and aptitudes which

make it possible for an individual to make a more valuable contribution in one field than in another. A young man who had failed in the technical work in an engineering school was recently graduated from a university where he did good work in academic fields. A boy of our acquaintance who gave promise of being an artist failed to graduate from high school because he was poor in algebra. As a result he did not go to art school as he had intended and society was deprived of the benefits of his special abilities. Clearly, there is a point at which the "leveling-down" process should cease and education should endeavor to discover the child's special abilities and aptitudes and develop them so that he will make proper and efficient use of them.

Having discovered the deficiencies in the child's education due to failure on the part of agencies other than the school, and having discovered his probable destination, the school is next concerned with the learning process by which these deficiencies are to be corrected and special abilities developed. This process is dependent upon numerous conditions. They may be mental, emotional, physical, social or financial. Perhaps their significance can be realized best from examples of real cases.

A "bad" boy who had been expelled from various schools was finally accepted by a principal who was interested in real educational problems. It was soon discovered that the boy's "badness" was the result of an intelligence which would not permit of idleness. When his work was done he became "bad." The principal permitted him to work at his own rate and there was no longer time for mischief. This boy is now an upper classman in one of our best universities. A young woman has conceived the idea that she is temperamental and, taking pride in the fact, has let it diminish her power to

work consistently. Another student develops strong likes or dislikes for instructors and accordingly does good or poor work. A lad of thirteen entered high school, but was unable to do passing work. The removal of adenoids made such a change in his physical condition that he was able to re-enter school and do satisfactory work. A young woman exceedingly nervous was in danger of failing her college work. It first seemed that she was undernourished. An investigation revealed the fact that she lived with a sick grandmother and an hysterical mother in a little apartment which was kept tightly closed and was heated with an oil stove. The undernourished condition was not due to lack of food, but to a nervous condition which did not permit her system to make use of food. A high school boy was sleepy in class and his work was poor. When the authorities learned that he was the only support of a mother and small sister and that he worked until late in the evening in a newspaper office and rose early in the morning to deliver milk, his work was adjusted to give him more time. The last we knew of him he was a college student. Perhaps the most pathetic case is that of an Armenian girl whose father was murdered by the Turks and whose mother together with her three children found her way to America. Penniless, in a foreign land, she undertook to educate her children. The daughter entered college and within two years has completed the work of the freshman and sophomore years with a fair record. During this period, so much of her time has been spent in earning money that her studies have had to suffer. These examples could be multiplied indefinitely, but they are sufficient to show that a student's ability to learn is dependent upon various conditions which the school should endeavor to discover and correct.

Thus far we have tried to show that if the school is to perform its function effectively it must answer the following questions concerning the child:

- (1) What are the things that the other agencies are failing to do for him?
- (2) What is his probable future destination or profession?
- (3) What are the conditions which influence the learning process in his case?

We shall now discuss briefly the means by which the school is trying to answer these questions.

## II. SOLVING THE PROBLEM

*Surveys.*—Through the school survey, authorities have attempted to determine the educational needs of the community and the conditions which influence the progress of its children. Such surveys should devote more time to the investigation of the probable future occupations of the children, the preparation necessary for those occupations and the various conditions influencing the learning process. On the basis of the results of such investigations the work of the school should be determined. However, such surveys are expensive and most school boards prefer to proceed blindly rather than spend money for scientific knowledge.

*Tests.*—Another important means of studying the child is the standardized tests. These tests are of two distinct kinds, mental and educational. The purpose of the mental test is to determine the mental level of the child. By this means the expert can, within rather broad limits, separate children into groups of the same mentality. It is then possible to adjust the work more nearly to the needs of the individuals in each group. These psychological experts also study individual cases carefully and prescribe the best known methods of treatment.

The educational tests are related to the specific subjects of instruction and have three important functions, measurement of achievement, diagnosis and prognosis. By means of the achievement tests it is possible, within broad limits, to determine the child's progress in a given field of knowledge. The purpose of the diagnostic test is to determine the weaknesses of the child in a given subject and thus set definite teaching problems for the instructor. The prognostic test is constructed to determine in advance whether a child can profit by the study of a given subject. Needless to say, this type of test is difficult to construct. In fact, both the mental and educational tests are in an experimental stage and the results must be used with care.

*Health Work.*—Schools have come to realize that the success of a child depends largely upon his health. Most of our up-to-date schools have employed nurses, dentists and physicians to keep watch over the child's health. Through the care of these workers the health of the child is guarded and improved. Here should also be mentioned the effort to supply proper food. We may sometime realize that it is better to give a child good food without books than to give him books without proper nourishment.

*Social Work.*—When all of this is done there remain many facts, delicate in nature, which influence the child's education and which are difficult to discover. These facts relate to domestic troubles, poverty, immorality, religious differences and the like. Clearly, the person who is to discover these all important conditions must, by personality and training, be specially adapted to the work. Accordingly, the school is beginning to employ social workers known as visiting teachers or school counselors whose duty it is to investigate abnormal cases and through

the co-operation of the teachers and others concerned remove the difficulty or overcome its influence. This work is in its infancy but it gives promise of rapid development. It is one of the most important school movements of the present time and when fully developed will greatly increase the efficiency of the school.

*Records.*—If these various efforts to discover the child are to contribute to his education, the results must be made available to those responsible for his instruction. For this purpose, systems of keeping definite and accurate personal records have been introduced in many of our schools. These records are accumulative, beginning with the first school year and continuing through high school, and it is encouraging to note that some colleges are asking for them. They contain an accumulation of all important knowledge which the school has discovered about the child and should be of inestimable value to anyone interested in his welfare.

*The Junior High School.*—Finally, attention should be called to the junior high school, not because it is doing work different from that discussed above, but because it is a school unit, one of the purposes of which is to discover the child. Not only does it employ tests, records, and social and health workers, but its curriculum and social activities are especially designed for this purpose. Under the care and guidance of teachers, the child is tried out in the various fields of study. He selects his social activities and is given freedom, within limits, in order that both he and his instructor may discover him in the fullest possible way. The junior high school thus becomes a sort of human laboratory.

From what has been said it is apparent that the school is thoroughly conscious of the need of discovering the child in the fullest sense. The movement is comparatively new but progress has been made and much is to be expected within the next decade.

# Perpetuating the Spirit of Charitable Bequests for Children Through the Assistance of the Courts

By JOHN S. BRADWAY  
Member of the Philadelphia Bar

**F**OREVER is a long day. A man who makes provision forever has great courage. Men, who, by their wills, leave money for charitable purposes, come within this group.

The casual observer is inclined to wonder by what magical power these testators can read the future so that they feel justified in making certain bequests which we hear of from time to time. For instance, one testator left money for a military band to be called by his name. The duty laid upon this band was to march to the decedent's grave on each anniversary of his death, on public holidays and on other proper occasions and there to play appropriate music. (*Detweiler v. Hartmen*, 37 N. J. Eq. 347.) There is something pathetic in the thought of that band marching to the grave three or four times a year for the first thousand years. The enormity of having the money devoted to this purpose at the end of a million years becomes apparent when we realize that the testator wanted the proceedings to go on forever.

The community regards gifts made in wills in an interested way. The power of a man, dead for years or centuries, to control the operation of large sums of money is recognized by law. In so far as such control is wise and beneficial we and our successors are disposed to welcome it. What is wise and beneficial for one generation or one million years may not necessarily be so in the next. When the dead hand fails to meet the inevitable changes which occur in economic and social conditions, a problem is presented.

In the case of *Philadelphia v. Fox*, 64 Pa. 169 (1870), there are illustrations of a number of such wills. By the will of John Bleakley a gift was made

to the corporation of the city of Philadelphia, as a fund to relieve those who may be reduced to the necessity of being placed in the hospital during the existence of the yellow fever,—\$1,000.

In the course of time yellow fever has disappeared completely from the city of Philadelphia, yet the fund remains.

By the will of Elias Boudinot, money was left

to and for the beginning of a fund, or in aid of one already begun, for the supplying the poor inhabitants of the city and liberties of Philadelphia, with the householders (not able to provide it for themselves) at a price during the winter season not in any case exceeding the moderate average price of wood during the preceding summer, with fuel of such kind and sort as to the said Mayor and Corporation may seem more likely to answer the purpose aforesaid.

With the introduction of coal and gas as fuel the difficulty of determining how much to pay for the above bequest is increased.

By the will of Thomas D. Grover a gift was made to purchase fuel and distribute the said fuel among white widows of respectable character, who are housekeepers or roomkeepers, born within the limits of the United States of America, whose husbands shall have died within the present defined boundaries of the district of Southwark and to no other description of widows.

When the population of this district became largely foreign born the group

of persons who might receive the fund became extremely small.

In all these cases the testator has endeavored to picture the conditions of the future. Having done so in terms of the present his expectations naturally enough were not realized. One of the most careful of testators was Benjamin Franklin. His prophetic vision saw many things as they ultimately came to pass. But he, too, failed lamentably in some respects.

A statement of his will is contained in the *Apprentices' Fund Case*, 2 D. R. Pa. 435. The will provided for a trust fund to be loaned to young married artificers to help set themselves up in business. The amount to be loaned was not to exceed £60, and the borrower was to pay 5 per cent interest. Franklin calculated that beginning with £1,000, the sum at the end of 100 years would amount to £131,000. Here he was wrong in his expectations. The fund actually amounted to only \$98,000 or about one-sixth of the estimated fund.

In charity to the testators, it is only fair to assume that, were it possible for them to return to this earth, they would direct other dispositions of their money than the narrow rigid limitations imposed in the following cases and sustained by the law.

<sup>100</sup> In the case of *Atty. Gen'l v. Reformed Church*, 36 N. Y. 452 (1867), land devised to a church for the support of its minister could not be applied to the support of ministers of other churches of the same denomination, though a surplus of \$70,000 had resulted.

In *Leeds v. Shaw*, 82 Ky. 79 (1884), a charitable bequest to an existing school district, made before the education of colored children was legally recognized, could not be used in part for a school district for colored children carved out of it.

In *Ford v. Thomas*, 111 Ga. 493

(1900), a devise for the purpose of erecting a poorhouse could not be applied to a "technological, textile, manual or other school" as a branch of it even though the community needed a school.

In the 16th Century it was the fashion in England among the charitably inclined to establish grammar schools, that is, as the term was then used, schools for instruction in Latin and Greek. By 1800 some of the more daring schoolmasters desired to include in the course such subjects as writing, arithmetic, modern languages and physical science. The court in *Atty. Gen'l v. Whiteley*, 11 Ves. 241 (1805), held that under the wills of the donors the money could not be used for these purposes. The founders had had in mind Latin and Greek and the will of the founders must prevail. This doctrine rendered many of the schools practically useless.

#### THE *Cy-près* DOCTRINE

In such a period of change as we are now passing through, many old charitable provisions tend to become obsolete. That the situation is not worse is due in a large measure to the vision of social usefulness which exists in the minds of many of our judges, enabling them by law to take some of this antiquated machinery and adapt or mould it to perform modern service. This power of the courts is not arbitrary. It is exercised in pursuance of the general equity powers which a court has over trustees and over trust funds. One portion of it is known as the *cy-près* doctrine.

A brief statement as to this power will illustrate its nature. In general the property or funds forming the subject matter of a charity should be applied to the purposes and for the benefit of the persons or institutions and in the mode or manner indicated by the

founder. But where a particular application or mode of administration is not prohibited by the instrument creating the trust, or may be deemed by construction to be within its terms, under certain conditions, it may be adopted in order fully and properly to execute the trust and to effectuate the intent of the donor or testator. (*In re Kimberly*, 249 Pa. 483.)

This power of the court to vary the precise terms of a charitable trust is a doctrine of approximation. If the exact mode of administration prescribed by the founder is not applicable for certain reasons the court may mould the administration to the next nearest or *cy-près* method in which the real charitable intent can be carried out.

Two matters are important here. It is desirable to know under what circumstances the courts will apply this power. It is also necessary to distinguish between the main charitable intent of the testator and the administrative details.

On these points different courts react differently. It is necessary to limit our consideration to general statements. In general, courts assume jurisdiction of charitable trusts for the purpose of applying the *cy-près* doctrine for four different reasons:

(a) The first arises when the testator makes a general gift to charity, and states that he will later specify the exact purposes he desires to create but dies before he makes this second provision. This situation produces a fund given generally to charity without defining at all the type of work to be done.

(b) There are times when the specific objects indicated by the testator fail, as for instance a bequest to rescue persons captured by the Barbary Pirates. When the pirates are all dead or become honest men there are no captives to be ransomed.

(c) There are other times where the specific objects outlined in the will are not sufficient to exhaust the entire fund. Where there is a surplus of this nature undirected, the *cy-près* doctrine may be applied.

(d) Finally, there are many cases where the scheme of administration which may have been suitable in the lifetime of the founder becomes impracticable. The court here assumes jurisdiction for cause shown on the basis of a common sense application of the fund in a way to do actual service in the light of changed circumstances.

The main problem from a legal point of view is to bring together sufficient facts to justify the court in taking hold of the case. Once having taken jurisdiction, the court will consider the general charitable purpose of the testator. At law, charitable purposes are classified into four heads; eleemosynary, religious, educational and a miscellaneous group in which are included other types not susceptible of a more definite listing. These main purposes remain largely unchanged by the court. As was said in the *Girard Will Case*

In all gifts for charitable uses the law makes a very clear distinction between those parts of the writing conveying them, which declare the gift and its purposes, and those which direct the mode of its administration.

(*Phila. v. Girard*, 45 Pa. 9, 1863).

It is this "mode of administration" which most often comes in conflict with changed conditions.

While the specific trust has failed through the lack of prophetic vision of its creator, the charitable purpose which had its birth in the conscience of the founder remains and appeals to equity to prevent the defeat of the benevolent intention, which oftentimes originates in a moral impulse higher than the origin of mere municipal law. (*Buckley v. Monck*, 187 S. W. 31.)

One of the difficulties in the way of progress has been the failure of those interested in the charities to distinguish between the main intent of the testator and the administrative machinery for putting that intent into effect. If a testator desires to educate, to maintain, or otherwise to benefit humanity, that idea of education, maintenance or benefit is the main purpose. All else may be, and much of it has from time to time been held to be, administrative machinery. For instance, the particular group of persons to be benefitted, the place where they are to be benefitted and the exact way they are to be benefitted, are all problems of administration which the common sense of the trustees combined with the aid of the court has been sufficient to mould as the needs of the community required. Where there has been a failure to recognize this distinction between the main purpose and administrative detail, much confusion has resulted.

Illustrations of the action of the court in taking jurisdiction of such cases are not wanting. Those illustrating the failure of the testator to specify the details of his benevolence need not detain us as they present no evidence of a too rigid set of limitations.

In the field of the failure of the specific purpose of the trust the following examples are in order:

A gift to a life saving station which was refused by the government has been applied to the pensioning of life savers, thus making the service more attractive. (*Richardson v. Mallery*, 200 Mass. 247.)

Shortly after the Civil War a bequest for the purpose of creating a sentiment against negro slavery was applied to the use of necessitous colored people in Boston and the vicinity, while a similar gift by the same testator in favor of fugitive slaves was paid to the

treasurer of a branch of the American Freedmen's Union Commission. (*Jackson v. Phillips*, 96 Mass. 539.)

Examples of the action of the court where the money available is in excess of the amount needed for the specific purposes of the bequest, are of the following nature:

Where there was a gift for the endowment of two rooms in a home, any excess to be used for the sole benefit of the occupants of such rooms, the gift was not allowed to fail as to such excess even though by the rules of the home no extra sums could be spent on such occupants. (*In re Arrowsmith*, 147 N. Y. Supp. 1016.)

Zinc stock donated to keep a chime of bells in a tower in which there is a library endowed by the same donor will, when such stock in consequence of the war has enormously risen in value, be applied suitably to rebuild the tower so as to make it more convenient for library purposes. (*Camp v. Presbyterian Society*, 173 N. Y. Supp. 581.)

But most interesting of all is the group of cases where the court has taken action because changed conditions other than those anticipated by the founder of the gift render the scheme of administration impracticable. The following citations are in point:

A donation for a free bed at a public insane asylum has been construed as showing a general intent to benefit insane patients at that hospital. (*Hayden v. Connecticut Hospital*, 64 Conn. 320, 1894.)

A like gratuity to a hospital which had lost its property has been executed by the establishment of a free bed in another institution. (*Rhode Island Hospital Trust Co., v. Newport*, 87 Atl. 182, 1913.)

A devise with power to sell and ex-

pend the proceeds "for other lot or lots" has, where such reinvestment has proved to be a burden, been construed as authorizing such a sale and the use of the money realized for the general purposes of the donor. (*In re Franklin St. Church*, 249 Pa. 275.)

Money left to erect a wing to a home at a certain place has been used to erect the wing at another more convenient place. (*Avery v. Home for Orphans*, 228 Pa. 58, 1910.)

A donation to a university to teach the doctrine of the New Jerusalem as laid down by Swedenborg, has been applied to a university founded by a section of Swedenborgians which arose after the testator's death. (*Kramph's Estate*, 228 Pa. 455, 1910.)

A gift to a hose company of a village has, when the village had become a city, been devoted to its protection from fire. (*Sherman v. Richmond Hose Co.*, 175 N. Y. Supp. 8.)<sup>1</sup>

In all these cases it is to be remembered that the court takes action because some one brings to it definite information that a particular bequest is not working out well. The persons who may thus notify the court are the donor, the trustees, the institution, the attorney general, or the beneficiaries of the fund.

Space is not allowed for an extended discussion of this doctrine and its historical growth. But what has been said will give a limited background for the details of this paper.

#### WHEREIN THE CHILD IS AFFECTED

We have come this far with very little reference to child welfare. The reader may well ask the bearing of the foregoing rather technical discussion to the subject of children. The answer is not far to seek. Testators delight to make charitable bequests for children. In making these provisions the same inability to read the future, of which we have already spoken, is manifest. The same mistakes are apparent. The particular emphasis to be made here is, that the consequences of mistakes are more serious in the field of child welfare than in any other field of charitable endeavor. If a chime of bells is the subject of a bequest, the restriction of the fund to narrow antiquated limits is of little real concern. If a child is the subject of such a limited bequest, an error may mean one less good citizen in the next generation.

Whether a public fountain shall be built of marble or bronze may well be important. But whether a child shall receive the best care or not is a vital problem which the country must solve at its own peril.

During the last twenty-five, even during the last fifteen years, there have been profound changes in our understanding and handling of the general problems of child welfare. Dependency, delinquency, health and all the other aspects of the situation are being treated more effectively and more in relationship to the important questions of community welfare. The average length of life is increasing. So there are fewer orphans. The growing economic independence of women, the growing protection of life insurance, workmen's compensation and mothers' assistance legislation and higher wage standards, all combine to lessen the pressure through those cases of dependency where poverty is the sole cause.

<sup>1</sup> Other cases to the same effect are as follows:

(1890) *Penick v. Thom*, 90 Ky. 665.

Succession of Vance, 39 La. Ann. 371.

*in re Heddleson*, 8 Phila. 602.

(1893) *Barnard v. Adams*, 58 Fed. 313.

(1905) *Beardsley's App.*, 77 Conn. 705.

(1908) *Klemmerer v. Klemmerer*, 233 Ill. 327.

(1918) *Toner's Estate*, 260 Pa. 49.

(1893) *Sears v. Chapman*, 158 Mass. 400.

(1914) *Case v. Hasse*, 83 N. J. Eq. 170.

*Mormon Church v. U. S.*, 136 U. S. I.

Juvenile courts with their staffs, and child guidance clinics have brought an entirely new concept of juvenile delinquency and are revealing methods by which it cannot only be controlled but eliminated. The advance made in the field of child health has been even more noteworthy. The various phases of child care require different handling from what was true fifty years ago.

The old system was segregation of the child in an institution. To-day, specialization and individualization decree that the place of the child is first of all in its own home. The old institution is being abandoned or converted into a specialized place for certain types of care for children who are physically or mentally unfit or as a temporary home, pending placement in families.

#### CLASSES OF CHILD WELFARE BEQUESTS

Bequests for child welfare fall into three general classes: for education, for specialized care, and for maintenance. The fifty years or so has brought about marked changes in all three of these fields.

In the field of education the old private school supported by charitable funds has given way to the public school system, which began its phenomenal rise in the United States about the middle of the last century. Many private schools and many methods employed by them have been discarded. Everyone recognizes the advance of the modern, well-equipped school system.

In the field of specialized care there are a great number of new pieces of machinery. The delinquent or deficient child of yesterday received little attention. To-day specialized treatment for mind, body and soul is insisted upon.

But most important of all has come the change in the matter of mainte-

nance. The influence of home care is appreciated now as it has never been before. We now see that the family is the place in which we must make our biggest fight for the welfare of children. To continue withdrawing individual children from individual family homes in order that they may receive special foster care and at the same time to feel no interest or responsibility for the children left behind, and to express no valuation as to the training ability of the children's own parents, is to enter on a costly and frequently wasteful program of work.

The cost of charity or welfare work to the average American community is very great. As in every other field of human activity there is the need for economy and efficient expenditure of funds and we can see the better results that ensue from this more careful emphasis on the child's own home as the chief base of operation. Many testators to-day are not familiar with these changes and continue to provide as their great-grandfathers did before them.

#### FRUSTRATING ONE'S OWN WILL

In a zealous desire to visualize his plan on paper, or because he distrusts his trustees, or because he wants his charity to be immovable, no matter what the economic or social condition of the country may be, or for some other reason, many a testator loads his bequest with administrative detail.

The absolute absurdity of attempting to regulate a charity by minute suggestions is illustrated by the classic example of a college charity in England. At that time the breed of sheep on the island was very small and inferior. The testator, honestly desiring to secure for the pupils the best mutton on the market, minutely prescribed the weight of the carcasses to be bought by the college authorities. This

worked well enough until the introduction of the Merino sheep. Then the size of sheep carcasses on the market was so increased that only the culls could meet the requirements laid down by the testator. The result was that instead of eating the finest mutton, as the testator had intended, the pupils of the school were supplied with the poorest.

The courts have commented bitterly upon this attitude on the part of testators.

If the execution of every trust which a mistaken philanthropy may create were to be decreed, the court would frequently, instead of relieving distress, promoting industry, or assisting virtue, support the idle, encourage the dissolute and promote the criminal. (*Ayers v. M. E. Church*, 5 N. Y. Super. Ct. 351.)

The indiscriminate bestowal of charity upon the poor and needy, by discouraging habits of industry and self-reliance, has a tendency to create the pauperism which it is professedly designed to alleviate. (*Taylor v. Keep*, 2 Ill. App. 368, 1879.)

Some testators display a desire to insist that the work be done on a particular spot. It is notorious that the character of neighborhoods change. The testator in Philadelphia who gave funds to be

annually forever expended in planting and renewing shade trees, especially in situations now exposing my fellow citizens to the heat of the sun,

could have no conception of the modern city. The courts have realized this situation and have applied the remedy by *cy-près*. The incidental purpose of the donor that the particular real estate given by him be used as the seat of the charity will be disregarded in order to carry out his primary purpose. (*Brown v. Baptist Society*, 9 R. I. 177, 1869.)

The proceeds realized from the sale of such property must, of course, be

reinvested in similar property for the same uses and trusts or at least be used for the same purposes. (*Tate v. Woodyard*, 145 Ky. 613, 1911.)

Nothing short of a plain unequivocal direction, that no part of the land shall be parted with for any purpose whatever, ought to be held sufficient to restrain the managers from doing that which the interests of the charity under their control require of them. (*In re Mercer Home*, 162 Pa. 232, 1894.)

A direction not to sell a burying ground has not prevented its sale after the bodies were exhumed and no interments had taken place for 40 years and the ground had become surrounded by a blast furnace. (*Funk's Est.*, 16 Pa. Super 434, 1901.)

Another source of difficulty is the classification of beneficiaries imposed by many testators. To the man who draws the will, the limitation may well be reasonable. But to us who read them years later, looking at the problem of charitable relief as a whole, they appear unreasonably restricted. Take the following:

A home for superannuated clergymen of the Presbyterian Church who do not use tobacco in any form. (*Hamilton v. Mercer Home*, 228 Pa. 410.)

A home for aged, infirm or invalidated gentlemen and merchants on the order of the Prytaneum of Ancient Athens. (*Cresson v. Cresson*, Fed. Cas. No. 3389, page 809; 6 Am. Law Reg. 42; 5 Pa. Law 5, Rep. 431.)

A home for worthy, deserving, poor, white, American, Protestant, democratic widows and orphans. (*Beardsley v. Bridgeport*, 53 Conn. 489.)

So much for the field of charities for maintenance. In education there has been the development of the public school system which is frequently overlooked by testators. Consequently, the funds given in wills for ordinary

education must be moulded properly to avoid waste or duplication of effort.

When the free public school system began to make its way, the existing private schools welcomed its growth. They gave up their property to the public school. In some cases the heirs of the testator, realizing that the purpose had failed, tried to secure the funds. But the courts consistently saved the gifts and applied them *cy-prés*.

*In re John*, 30 Or. 494.

*Atty. Gen'l v. Briggs*, 164 Mass. 561.

*Green v. Blackwell*, 35 Atl. 375.

The courts have carried out the general intention of the donors by appointing the public school authorities as trustees of such property, by authorizing long-time leases of it to them, by merging such schools with the public school system, by applying a gift to establish a female academy in a certain place, to the support of the local public school established for the education of both sexes, or even by establishing a library with the funds provided by the charity.<sup>2</sup>

A few examples are in order of specific bequests for children:

The will of Henry Seybert in Pennsylvania provided for "an institution" to be called "The Adam and Maria Sarah Seybert Institution for Poor Boys and Girls." The trustees after a survey of the field organized the

institution to meet the most definite needs. Later the institution was sold and Mr. Seybert's wishes are being met through the provision of foster family care to needy children, as well as grants for the relief of mothers with their own children.

The Gwynne Home in Boston, Massachusetts, dissolved and distributed its assets among other institutions doing a similar work, one of these being the Boston Children's Aid Society, which cares for children in their own homes and not in an institution at all. This was sanctioned by the court.

In the same broad way the trustees of the Huntington Institute for Orphan Children, instead of erecting an institution, entered upon a plan whereby its funds were to be turned over to the Boston Children's Aid Society, which gave foster family care to the wards of the Institute.

In Pennsylvania again, the Union Temporary Home in 1887 turned over its assets under direction of the court to the Children's Aid Society of Philadelphia, which gave the children home care.

The Pauline Home was a similar instance in which the court approved a transfer of assets to the Children's Aid Society of Philadelphia.

One of the most recent instances is that of the John Edgar Thomson School, which at the suggestion of the court opened an extension school in 1923 and is now engaged in sending a number of its resident pupils to their own homes where they will be cared for under the provisions of the extension school.

An interesting case is that of the following: (*In re Campden Charities*, 18 Ch. D. 310 A. C., 1880). Briefly, certain of the money was left for apprenticing poor boys in the town of Kensington in the year 1640. By 1880

<sup>2</sup> Other cases to the same effect are as follows:

(1915) *Lakatong Lodge v. Franklin Tup.*, 84 N. J. Eq. 112.

(1894) *Madison Academy v. Richmond*, 16 Ky. Law Rep. 51.

(1912) *Mars v. Gibert*, 93 S. C. 455.

(1889) *Adams Female Academy v. Adams*, 65 N. H. 225.

(1906) *English v. Johnson*, 42 Tex. Civ. App. 118.

Contra (1910) *Allen v. Nasson Inst.*, 107 Me. 120.

(1880) *In re Lower Dublin*, 8 W. N. C. Pa. 564.

the town had grown and become one of the integral parts of London. The fund had also grown and the system of apprentices was going out of existence. The court was asked to turn over most of the income from the fund to general education. The lower court declined to act, on the ground that there were still apprentices who could take and there was no evidence of anything injurious in the application of the fund in the way directed by the testatrix.

Judge Jessel, before whom the case came on appeal, said in part as follows:

In the first place, the scheme is made in pursuance of what is commonly known as the *cy-près* doctrine, and, in cases like this, it is applied where, from lapse of time and change of circumstances, it is no longer possible beneficially to apply the property left by the founder or donor in the exact way in which he has directed it to be applied, but it can only be applied beneficially to similar purposes by different means.

In the present case the property has increased enormously in value. . . . In the next place the persons who were to be benefited were poor parishoners of Kensington. . . . That which was a provision for the poor inhabitants of a village is now a provision for the numerous inhabitants of this large town or part of a town.

Again, circumstances have changed in another way. The habits of society have changed, and not only men's ideas have changed, but men's practices have changed, and in consequence of the change of ideas there has been a change of legislation; laws have become obsolete or have been absolutely repealed and habits have become obsolete and have fallen into disuse which were prevalent at the times when the wills were made; the change indeed has become so great in the case we are now considering that it is eminently a case for the application of the *cy-près* doctrine, if there is nothing to prevent its application. . . .

#### SUGGESTED REMEDIES

In the United States we are just beginning to see the situation which

the English courts have known for many years. The illuminating article by Dr. Deardorff entitled "The New Pied Pipers and What They Pay," appearing in the April, 1924, issue of *Survey Graphic*, indicates the elements of this problem. The future will probably show us an increasing number of charitable bequests. Many remedies have been suggested. There is the charity commission which in England has the power to bring such matters to light. Others have urged a tax on charities which do not conform to the needs of the public. In Pennsylvania there are laws limiting the amount of unused funds charitable associations may accumulate in excess of the funds necessary for operation expenses. Still other persons have urged laws requiring that all charities be remoulded at the end of a certain period—say thirty or fifty years.

Perhaps the most logical approach to this matter is on the theory that a gift to a charity is a gift to a large number of people and so differs in degree but not in kind from a gift to an individual. An individual may refuse a bequest which comes to him with conditions he does not want. It is suggested that the public also should have this power to reject a gift. When such gifts were rejected they might automatically become the subject of a remoulding process for the benefit of the public.

Another angle of this matter is the attitude of the Bar. Most wills involving large amounts of money are drawn by lawyers. If the lawyers have in mind the desirability of making the charitable funds perform an increasingly efficient part in the welfare of the community, they may accomplish the result in many cases. To bring these propositions to the minds of lawyers perhaps the first solution that suggests itself is more attention to

such ideas in law schools. It is possible thus to demonstrate that the law is not an end in itself.

Testators should in some way familiarize themselves with problems of this sort. Otherwise their imagination may not be equal to their benevolence. A careful consideration of the field of charity before drawing a will tends to eliminate harmful bequests.

Testators express in their wills what is generally accepted as approved or advanced ideas of welfare work. They do not plan for or expect that their charity will shortly after their death begin a process of continually receding from the points of real need in the community.

When we meet a man who insists that the administrative machinery is the real purpose of the will, the situation is not hopeless. The law which sustains the bequest as a charity will also in many cases, for cause shown, mould its method of operation for the benefit of the community. Thus the courts put the horse before the cart in spite of efforts of individuals to the contrary. By law the real intent of the testator is preferred to the administrative machinery. In the administration of justice the spirit is given precedence over the letter. The remedy given by the testator may be kept in constant contact with the need it is designed to satisfy.

# Child Welfare Programs of Churches and Fraternal Orders<sup>1</sup>

By C. W. ARESON and H. W. HOPKIRK

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THE child welfare programs of fraternal and religious bodies have significance for thousands of people who do not come into close relations with professional social service organizations that deal with the problems of childhood. In communities where the support of social work is well organized it is probable that many individuals in these groups are financial supporters of the usual pieces of work for children, but in general there tends to be a certain lack of connection between ordinary social work for children and these particular child welfare undertakings. It will appear in our discussion that this aloofness is probably becoming less marked, or at least that certain of the processes of social case work and procedure are being adopted by the more progressive religious and fraternal organizations. But a community sense in their programs has not yet displaced a sense of obligatory service to particular classes of children on behalf of definitely organized and limited bodies of supporters.

## HISTORY

The story of religious efforts in behalf of dependent and neglected chil-

dren goes back to the dim beginnings of Christian history. Dr. A. T. Jamison<sup>2</sup> points to the organization of asylums for travelers, the sick and the poor under the authority of the Council of Nicaea in 325 A.D. Destitute children were probably among the number cared for in such asylums. In the Middle Ages the monastic tradition established the institution as the training place par excellence for Christian character. Quite naturally this idea was applied to the upbringing of children who because of parental shortcomings or other misfortunes were forced to depend on other shelter than their own homes. If the monastery and the convent were of benefit for the Christian culture of men and women who might, if necessary, cope with the world, obviously similar institutions under religious auspices were adapted to the saving of children who would perish or at least grow up in miserable surroundings if not taken into places of shelter. This development in the Roman Catholic Church undoubtedly carried over to other Christian bodies and established a tradition widely followed in this country.

In the United States both Roman Catholics and Protestants very early invested unhesitatingly in institutions for children. Although the churches, like other groups, were stimulated by the effects of the Civil War to greater activity in erecting orphanages, the files of the Census Bureau show that in the South and in a few of the older Northern states the earlier half of the 19th

<sup>1</sup> Discussion of church programs of child welfare is based on a study of Protestant Church child-care made by the Child Welfare League of America in 1924. In consequence material on this group is more abundant than for Roman Catholic programs. No similar study having been made of fraternal order programs, the discussion is illustrative rather than exhaustive. The dates of founding of fraternal order institutions, the number of such institutions and the approximate total of children cared for by fraternal order programs are from the 1923 U. S. Census of Dependent Children and are used by special permission.

<sup>2</sup> *The Institution for Children*, A. T. Jamison, D. D., p. 7, Baptist Book Depository.

Century saw the establishment of institutions by the Roman Catholic Church, the Shakers, Friends, Unitarians, Methodists, Lutherans, German Protestants and (with more than the other non-Catholics combined) the Protestant Episcopalians.

In view of these facts it would seem that the fraternal orders followed the lead of the churches and secular organizations when they began to undertake the care of children. The first fraternal order orphanage was founded in California by the Masons in 1850, but even at this early date was preceded by several church organizations in the same state. The next date in fraternal circles is that of the Jewish Orphan Asylum of the Independent Order of B'nai B'rith founded in New Orleans in 1855. Again, in this community the tradition of institution care was established by earlier foundations, that of the Ursuline Nuns dating back to 1727 and others, both Catholic and non-Catholic, appearing in the early years of the 19th Century. The third oldest fraternal order institution was founded by the Masons in Kentucky in 1867, in which state it was by no means the earliest children's institution. Two or three were established in the 1870's, from which time the fraternal orders seem to have gone with the tide of orphanage building that characterized most parts of the country in the 1880's and 1890's, without embodying any distinctive points in their programs.

#### DEVELOPMENT

It would appear that the development of programs has taken place under rather different circumstances within the two groups. In the religious group there is abundant evidence that individual initiative has played a predominant part. The very multiplica-

tion of church institutions in some of the older states, without regard for the needs of the communities, along with actual instances that have come to our attention, show the operation of the altruistic motive under religious stimulation. Very often an individual seeing a child in distress founded an institution, or stirred up enough group interest to secure such foundation by his local church or the ecclesiastical district in which he lived. Frequently the individual most concerned was a clergyman, a clergyman's wife, a deaconess or member of one of the sisterhoods. There seems to have been no interest on the part of such founders in correlating their efforts with other similar undertakings in their communities. In fact, most of the children's institutions and policies for the care of dependent children have been thrust upon the churches by such individuals and are not the result of the deliberations of church governing bodies.

As examples the following may be cited: (1) A small colored child sought admission to an institution for crippled children. Upon refusal because the place was overcrowded the child drowned himself in a river. This led to the founding of a home for colored cripples. (2) A clergyman found that five children of his congregation were being neglected. He also knew of a widow with three children in a community nearby. On the basis of these observations, in the year 1922, he succeeded in founding an institution to house one hundred children. It is significant that it has never been occupied to capacity. (3) Another institution was established because a child, one of whose parents was a Protestant, had been committed to a Roman Catholic children's institution.

Thus seems to have grown up a large part of the 400 institutions connected with Protestant churches as well as

a good many of the Jewish and Catholic institutions.

Detailed information as to the founding of the fraternal order programs is available in only one or two instances. The Masons have had a very long tradition for hospitality from the time when it was extended through charitable institutions of the Knights Templars. The younger orders that have undertaken to care for children of their membership have been animated by a similar impulse of special responsibility for the children of brothers in the fraternity. One can well imagine that in the gold rush period in California this was a very direct incentive to the founding of an orphanage in 1850. Undoubtedly individual instances of need among the children of fraternity brothers were often stimuli to action.

Examination of the dates of founding of institutions now functioning shows that the fraternal orders established eighteen up to and through 1890, added twenty in the next decade, from 1901-1910 founded twenty-five, from 1911-1920 built nineteen more, while in 1921-1922 a total of seven are listed. The acceleration after 1900 would seem to coincide with the period of fraternal order growth and prosperity. Quite naturally the leaders took for their examples the program of care that preponderated, and erected institutions.

Nevertheless, the founding of institutions has been less indiscriminate among the fraternal orders than among the churches up to the present time. It does not follow that it will continue to be so if the orders continue to prosper financially and the general pressure toward altruistic objectives continues. In one state there are four institutions of the Independent Order of Odd Fellows and in a neighboring state, three of the same order. In three states there are two Masonic institutions each, and in two states negro Masonic

institutions in addition to those for white children. These are, however, the only instances where there is more than one institution of the same order in a state.

Contrary to a common impression the number of orders which give organized care to children, or to aged adults and children, is small, only thirteen orders in all. Located in various parts of the country they operate altogether ninety-three institutions and one child-placing agency. Maine, Massachusetts, Rhode Island, Maryland, Delaware, North Dakota, Utah, Wyoming and Arizona are the only states in which there are no institutions or agencies. Certain orders, for example, the Masonic, assist children and families directly and through local lodges. The distribution of institutions among the orders is very uneven. The Odd Fellows have forty institutions located in thirty-five different states and the Masons thirty-three located in thirty states. Of the remaining twenty orders the Knights of Pythias have seven institutions and the Woman's Christian Temperance Union<sup>3</sup> five, the balance being distributed among eight other orders. In the matter of population there is further eccentricity, the population ranging from less than ten in care of the smaller orders to nearly 1,200 at Mooseheart, of the Loyal Order of Moose. Mooseheart and the Orphans' Home of the Junior Order of United American Mechanics at Tiffin, Ohio, have between them over 2,000 of the approximately 9,700 children in fraternal order institutions. Incidentally these are the only two national institutions maintained by widespread membership. There is a small Bohemian national

<sup>3</sup> While the W. C. T. U. is not strictly a fraternal order, its child-care activities seem to resemble those of the fraternal orders sufficiently to allow of inclusion in that classification.

institution in Chicago. The Home at Tiffin preceded Mooseheart by ten years.

Two examples of founding are in sharp contrast. In 1889 the Pythian Sisters of Indiana decided to undertake the care of the children of their members who were in straitened circumstances, frequently because of the father's death. They had small funds only and consulted the State Board of Charities, one of the few such bodies which at that time advocated other than institutional care for dependent children. The board advised that an institution be not started but that mothers who had children be aided financially and that children whose mothers were dead be placed in the homes of relatives. The order found this program so satisfactory that it remains to-day the only fraternal order agency licensed by the state in which it is located for the placement and supervision of children. In a recent year fifty-three children were cared for in this way. In striking contrast is the well-known development of Mooseheart, the largest of all the fraternal order institutions in the country and in health supervision and vocational equipment one of the finest institutions maintained by any organization. During youth and young manhood in the steel mills the Hon. James J. Davis, the present Secretary of Labor, saw many families broken up for reasons of poverty and misfortune and the children scattered among strangers, all family ties being lost in the disaster. When he became prominent in the Loyal Order of Moose a worthy objective for the order seemed to him to be the establishment of an institution in which brothers and sisters would not be separated from each other and where mothers might reside with their children. The idea was conceived before the beginning of the Mothers'

Aid and the institution opened in the very early days of such aid.

From the foregoing it is clear that a considerable variety of motives brought about the establishment of programs on the part of the fraternal orders and the churches. In giving property and money people have been moved by pity for unfortunate children more than by careful observation of their needs. The programs have been outlets for altruism rather than measures taken after consideration of what should be planned.

#### CONTROL AND OVERSIGHT

As between the two groups greater central oversight over child welfare projects is found in the churches than in the fraternal orders, but only in certain dioceses of the Roman Catholic Church may it be said to amount to control. In most of the churches and fraternal orders the local enterprise is responsible chiefly to its supporters where it is located. This is true, for example, both in the case of the Masons and the Odd Fellows, which have the greatest number of institutions. While information about the work being done is gathered for general circulation, in each state the development and policies of each piece of work, even the initiation of it, are dependent on the local authorities, though they may be stimulated by the national offices.

Exceptions to this among the prominent fraternal orders are the Loyal Order of Moose and the Junior Order of United American Mechanics, each of which has a national institution (the latter is building a second home), which are managed by committees representing the whole orders, and the programs of the American Legion and the Brotherhood of American Yeomen whose undertakings are in process of development but are planned on a national scale. In these instances the

national bodies have more or less control of policies, except as the widespread membership of the American Legion makes it difficult for the National Children's Welfare Committee to exercise effective leadership in all parts of the country at once. This introduces an element of uncertainty as to local plans which may not always take the form which the National Committee advocates, but for the prosecution of which the committee has no coercive powers.

As a rule the fraternal orders have not sought to co-ordinate their plans with existing child-caring work, though this foresight is beginning to be exercised to some extent. The Loyal Order of Moose sought advice after Mooseheart had been started and introduced certain investigation safeguards after the Child Helping Department of the Russell Sage Foundation had demonstrated their value. The American Legion sought and secured the aid of the Federal Children's Bureau, the Child Welfare League of America and other organizations before formulating its program in order better to plan a scientific program and so co-ordinate its work with that already existing in different parts of the country. These examples ought to be of influence in the future.

Among the churches the Roman Catholic has in recent years achieved the best organization for the purpose of control. For a decade this church has been consistently improving social standards in children's work by the organization of Diocesan Bureaus of Catholic Charities directly responsible to the bishops. The bishops of the Roman Catholic Church are in a position to exercise leadership so that, as they have come to appreciate the need for scientific diagnosis and treatment of dependency and neglect, they have gradually brought into being this new

instrument of social organization with the result that bureaus are functioning in thirty dioceses at the present time. Nationally, the church organized the Conference of Religious in 1920 to bring together representatives of the many religious orders engaged in the management of institutions for children or supervising them in foster homes. An excellent statement of standards for children's institutions, including sample record forms and provision for social service, has been published by this conference. Bringing together all persons who have to do with the social work of the church is the work of the National Conference of Catholic Charities with headquarters at Washington, D. C.

The Protestant Episcopal Church has many diocesan institutions for children. There are also institutions quite free of diocesan control which are operated by various religious communities as in the Roman Catholic Church. To co-ordinate its social work and improve standards the National Council of the Church maintains a Social Service Commission on the staff of which is a trained children's case worker who spends most of her time serving children's institutions. No other Protestant Church offers such expert service to the local social service projects.

There are, however, national boards, committees or bureaus giving some regular oversight or attention to the local child-caring work of the following communions: Methodist Episcopal Church, Presbyterian Church in the United States (South), Church of the Brethren, Norwegian Lutheran Church, United Lutheran Church, Missouri Synod of the Evangelical Lutheran Church, and the Reformed Church in the United States.

The Presbyterian Church in the United States (North), the Baptist Convention (North), Baptist Conven-

tion (South) and some of the Lutheran Synods have invested large sums in the care of dependent and neglected children without attempting to deal with the situation nationally. Some of these groups are now recognizing that much of their "orphanage" work has grown like Topsy. They have appointed prominent clergymen to the Child Welfare Committee of the Federal Council of Churches for the purpose of making some attempt to appraise the child-care activities now supported by the Protestant churches of the country. As one means of doing this the committee secured the co-operation of the Child Welfare League of America in a study of children's institutions and agencies supported by the Protestant churches. In view of the findings of this study, undertaken in 1924, the league immediately organized to provide consultation and information services for church institutions, church officials and local church groups as part of the program of its Department of Institutional Care. Already the service is extensively used by the churches and local church groups who are interested in child-care.

#### POLICIES AND TYPES OF CARE

One difference in policies between the fraternal orders and the Protestant churches is that which governs admission to care. While the fraternal orders organize to care for the children of members, the Protestant churches rarely either have or adhere to a policy of caring only for children of their own faith. The Roman Catholic Church adheres more strictly, though not absolutely, to such a policy, as do the Jewish organizations.

Of fifty-one Protestant church institutions in Pennsylvania, only three have as much as eighty per cent of their children from their own faiths. In one of these fifty-one institutions none of

the children was of parents who had been communicants of the church under whose auspices the institution is conducted. The statement of the superintendent of a Presbyterian orphanage is fairly typical. In effect he said, "We take children of all faiths but hardly ever turn out anything but Presbyterians." He told of boys who had come to his institution as Baptists who became Presbyterian clergymen. This variety in the religious adherence of institution populations points conclusively to the fact that it is a community and not a narrowly denominational task that the churches have here engaged in.

Among the fraternal orders the American Legion does not confine itself to the care of the children of Legion members, but proposes to aid children of all ex-service persons of the World War. Furthermore, it proposes, as calls upon it for this service decline after the peak of need has passed, to put its money endowments and organization at the service of all children. At all times it intends to co-operate with all existing child-care agencies of good grade. It also definitely proposes to work for legislation beneficial to children in all states where it is needed. What will actually result from these policies it is too early to know, but a broader spirit is evident in the recognition accorded other than purely Legion undertakings.

So far our discussion has dealt almost entirely with institutional care. Both fraternal and religious programs, however, do contemplate that children will pass back into society after a shorter or longer period in the institutions. But machinery for their adjustment in foster homes or back into their own homes is far less developed than for their shelter away from such life in the community. Consequently the discharge of children from the institu-

tions is often less a matter of planning on the part of those in charge than the result of a change in the circumstances of the child's personal affairs: he arrives at a certain age, a parent decides to take him back, a relative offers him a home, he leaves for special schooling and so on.

Examples of different types of care may be found in each group, though of differing standards and apt not to be typical of any general policies within the church or order to which the institution or agency is attached. This naturally results from the absence of central planning and oversight. Those churches and fraternal orders that have had a measure of national oversight or control for some years do exhibit an attempt to adhere to definite policies, which is lacking in many of the other bodies. With these qualifications in mind the following may be adduced as illustrating methods used:

*Institutional Resources Only.*—The Presbyterian Orphanage of Philadelphia is a good example of a large number of organizations relying entirely upon institutional resources. Children are usually kept for a long time. The plant is part congregate and part cottage plan. Among the fraternal orders the Orphan's Home of the Junior Order of United American Mechanics is of the same sort. The population is large, of all ages from infants to children in late adolescence and housed in large units, some of which accommodate as many as sixty. Later building is more nearly on a cottage plan to house a smaller number in each unit.

In this large group of institutions it is safe to say that there is almost entire absence of social case work before and at the time that children are admitted, while they are under care and when they are discharged. Those who approve applications for admissions, the superintendents and trustees of

such institutions, have little idea of the variety of social distress they are attempting to treat. They are often imposed upon and not infrequently become unwitting partners to divorces and separations by providing a convenient place where children may be left (and sometimes forgotten), while husband and wife go their separate ways.

*Institutions Co-operating with Other Agencies.*—In the religious group the Connie Maxwell Orphanage, Greenwood, S. C., is a good representative of such provisions. It is a cottage plan institution caring for about 350 children and has recently added to its staff a worker whose first duty is to make a careful investigation of every application for admission. In the few months of her employment evidence has been found which more than justifies the superintendent's conviction that institution care is not what every child needs. Out of the experience of broader policies in such institutions has come the conviction that Mother's Aid legislation is a fundamental of child-care that every organization should work for. Placement of children from the orphanage in foster homes is done directly but more often through the co-operation of the Child-Placing Bureau of the State Board of Public Welfare.

The Jewish Orphan Home of Districts 2 and 6 of the Independent Order of B'nai B'rith, Cleveland, Ohio, has taken steps to make its service more flexible for the sake of the children. It proposes to have investigations of satisfactory quality before admitting children and reserves the right to re-investigate when it thinks best. While the child is in care it keeps in touch with his home for the purpose of returning him as early as possible. Aid may be granted to maintain children in their own homes and children are fol-

lowed up after leaving to insure their satisfactory adjustment in normal society. It co-operates with social agencies of approved standing in communities from which it receives children.

Institutions are not as yet numerous in this group having their own social case work service or relying on approved agencies for that service, but the tendency is unmistakably in this direction. Those institutions having case work facilities recognize the limitations of inadequate service, while other institutions are increasingly inclined toward such service. At present the greater number of institutions probably have not such service.

*Institutions Which Use Foster Homes.*—Coit House (Protestant Episcopal), Concord, N. H., and the Methodist Children's Home of Michigan, Detroit, Mich., offer diversified facilities of child-care through use of foster homes and institutional facilities as well. Each operates a small receiving home with temporary populations of less than twenty-five in each case. Both organizations use clinical services in finding out the needs of each child. Coit House has a co-operative agreement under which it furnishes receiving home facilities for the New Hampshire Children's Aid and Protective Society. Less than ten per cent out of more than 400 Protestant church child-caring organizations fall within this classification. Here the emphasis is on case work and providing for each child what he or she needs. This group recognizes the value of the boarding home and invests in such care for most of the children.

A piece of work which agrees in principle with the foregoing is that of the Church of the Brethren and the Mennonite Church which operate receiving homes in over fifteen communities in the East and Middle West. They have not, however, invested in the

services of social case workers as have the first two organizations mentioned. In consequence they run great risks in permitting children to live in poorly selected and inadequately supervised foster homes. Low standards of child-care of this sort may actually prejudice the use of the foster homes which they advocate.

Among the fraternal orders, such "receiving home" care for short periods pending readjustment or foster home placement has made no headway up to the present time, except in the program of the American Legion which is just beginning to function. This organization contemplates that its five small institutions, "billets," in different parts of the country shall be used as "clearing houses" with the general idea of service such as that offered by Coit House and the Methodist Children's Home of Michigan. The service has not been long enough organized to function with assurance, but steps are being taken by the National Children's Welfare Committee to employ trained social workers for the conduct of its work, and in general to develop foster home, mother's assistance, and institutional care as outlined in its program adopted in 1923.

*Organizations Using Foster Homes Only.*—The Church Home Society (Protestant Episcopal), Boston, Mass., and the Children's Mission to Children, supported by Unitarians, Boston, Mass., place no reliance on institutional facilities and are without even receiving home accommodations. Both use boarding homes and every clinical service the community affords, along with thorough case work. A large number of those cared for by the Children's Mission to Children are crippled or convalescent, requiring highly specialized and well-paid foster homes.

This type of service is unknown to the Protestant Churches outside of

Massachusetts, unless the work of the Lutheran Inner Mission organizations found in Philadelphia, Pittsburgh, Chicago and New York be classified here. They, however, use institutions as well as foster homes in placing their children although the institutions are not actually run by these bureaus.

Among the fraternal orders this type of work is exceedingly rare, that of the Pythian Sisters, New Albany, Ind., being the only comparable plan. Due to the fact that professional service is little used it is difficult to evaluate the quality of the work. The license of the State Board of Charities indicates seriousness of purpose in the undertaking and that certain standards of investigation and supervision are maintained. The work is probably not comparable in quality to the two organizations of the church group named in this section.

*Other Types.*—Several church institutions have within recent years begun to assist mothers out of orphanage funds rather than take their children from them for residence in the institutions, in states where there is no Mother's Aid or where that aid is very inadequate. Notable among such pieces of work is that of the Thomasville Baptist Orphanage, Thomasville, N. C., which is assisting the mothers of several hundred children in this way. They are supervised to some extent by the social worker who investigates applications for admission to the institution. The policy has commended itself to the management because it keeps families together and is more economical than supporting children entirely in the orphanage.

Within recent months a somewhat similar policy has been initiated by the Loyal Order of Moose in connection with Mooseheart, Mooseheart, Ill. So far as the policy has been developed it is intended to supplement the institu-

tion by providing some assistance to children toward whom the order has an obligation but who are for reasons of age or mental or physical condition ineligible for admission to the institution. The policy has not been in force long enough to allow its effects to be measured.

Mooseheart illustrates an attempt to work out two attractive ideas to which it has given wide currency: that an institution can be used to keep brothers and sisters together, and to avoid separating children from their mothers. The separation of brothers and sisters often occurred (and still occurs in some places) when foster home care was restricted to placement of children in free homes for adoption, since few families wish to adopt several children at once. The development of boarding home work is to-day extending the service of the foster home to brothers and sisters, although the very large family group has not yet been very successfully dealt with in the foster home. The idea of bringing mothers into an institution was conceived before Mothers' Aid was widely offered.

A recent analysis of the population at Mooseheart shows some 400 families represented by over a thousand children, an average of more than two per family group. Mothers to the number of about eighty were in the institution, practically all employed in some capacity. These mothers see their children for visits several times a week but have no control over their upbringing, except in the case of small infants. The sexes are housed separately so that brothers and sisters do not live together though they may see each other. How practical this program is for a great fraternal order membership may well be questioned, but such concern for the family is certainly in line with modern tendencies.

A more real application of the idea is

to be found at Homewood Terrace, the new institution of the Pacific Hebrew Orphan Asylum and Home Society, San Francisco, Cal. The same cottages house both sexes, but especially all children of one family live in the same cottage, and the family group has its own table in the dining room with the oldest child at the head. Brothers occupy sleeping rooms together and sisters are grouped in the same way.

For a detailed study of Mooseheart and other institutions an article by Neva R. Deardorff, Ph.D., "The New Pied Pipers," in *The Survey Graphic*, April, 1924, and a letter from the Hon. James J. Davis in the *Survey Graphic*, August, 1924, should be consulted.

Aid to families is given by regularly organized bureaus of Catholic charities and foster home placement of all kinds is used by certain of the more progressive of these bureaus. The United Order of Red Men have for a number of years relied almost wholly on small payments to widows of members who have left children. They have not felt impelled to provide for children other than these. The Masons have in some states relied on relief through local lodges and financial assistance of various sorts, but in only a few states have they put this policy on a more or less scientific footing of investigation and supervision. The Brotherhood of American Yeomen proposes to build an institution which shall offer in equipment and personnel the finest educational opportunities possible. Meanwhile the order is assisting financially from a central fund and by stimulating local lodges in the care of a number of widows with children in their own homes.

Work for crippled children is the sole program of the Nobles of the Mystic Shrine and the chief program of Rotary Clubs in certain of the states,

though not an official program of International Rotary. The Shriners have confined their efforts to building, equipping and supporting orthopedic hospitals in a number of larger cities, where children are received for free treatment from wide areas outside. The work is high grade and very expensive, but inquiry shows that up to the present there has been abundant use for every hospital established.

Rotary's work for crippled children began in Ohio and was developed to co-operate with and strengthen local clinical and hospital facilities over the state rather than to establish a distinctively Rotarian institution in one locality. An effort to bring treatment and follow-up service closer to the patients inspires this policy. Rapid growth of interest in the work brought about the International Society of Crippled Children which takes into its membership other fraternal bodies and offers a field service for development of such programs. Rotary Clubs in other states in the Middle West have followed the same plan. The New York State Rotary recently took the lead in securing the appointment of a State Commission to gather facts and propose legislation designed to deal with the problem over the entire state. The Benevolent and Protective Order of Elks is co-operating in the New York work.

It would seem that a combination of the Shriners' program with that of the International Society for Crippled Children would link centers of treatment with more widespread follow-up service in a manner advantageous to each type of work.

*Fraternal Insurance and Child-Care.*—Fraternal order insurance probably accounts in part at least for the scarcity of child-care projects among the orders that insure their members. Neither the Masons nor the Odd Fellows, which

operate over seventy-five per cent of all the fraternal order institutions, offer insurance to their members, and this is true of all others in the group operating child-care projects except the Junior Order of United American Mechanics and the Brotherhood of American Yeomen. These orders offer institutional care for members' children in addition to insurance benefits. On the other hand, Mooseheart is the sole protective feature offered to members of the Loyal Order of Moose for the care of widows and children in event of the father's death.

On January 1, 1925, there were 8,948,733 adults insured by fraternalists. In addition there were 478,795 juvenile members. The relation of these large numbers to the care of children in event of family disaster has never been studied, but the average adult insurance policy is \$1,135.00, which undoubtedly means that many families are eased through the strain attendant on a father's or mother's death without recourse to the aid of a special child-caring organization. In addition, the friendly help of the local lodges is commonly offered in cases of need, thus increasing the stabilizing effect of fraternal insurance.

#### CONCLUSION

(1) At the present time the great majority of child-care projects of the churches and the fraternal orders are institutions for long-time residence. Most of these institutions have no adequate standards of investigation before

admission, of work with the child's family while he is in residence, or with the child along case work lines while in residence or after discharge.

(2) The establishment of additional institutions continues with almost as little regard to community need for them as characterized the establishment of older institutions before the day of systematic social service.

(3) In general, the two groups follow the lead of professional social work for children, but at a considerable distance behind the vanguard of pioneer effort and experimentation.

(4) In each group, however, some beginnings have been made in offering more variety of service to meet the varieties of social distress from which children suffer. More progress has been made in the church than in the fraternal group.

(5) Both groups are becoming more inclined to seek the advice of professional social workers either prior to outlining programs or for the amendment of programs already in operation. But there is a widespread dislike of the "red tape" of social work which fits in conveniently with an impulsive desire to do something immediately effective as an outlet for aroused altruism.

(6) To bring the best experience of professional social work in the child-care field to the attention of the constituencies of churches and fraternal orders in a friendly manner is one of the most important tasks to which sociologists and social workers can address themselves.

# Federal Safeguards of Child Welfare

## Child Welfare Has Become a World Concern—What is the Share of the United States?

By JULIA LATHROP

Formerly Chief of the Children's Bureau, U. S. Department of Labor

A DISTINGUISHED teacher in a recent article offers a supposition exactly relevant to the subject of this article:

Suppose, for example, that we should take it into our heads that nothing on earth is more to be desired than the welfare of all children everywhere—that they should have enough to eat, that they should enjoy conditions favorable to health and growth and that each should have the privilege of an education proportioned to his powers. . . . Such a conversion within the commonplace might come to pass either slowly or rapidly. It might possibly be accomplished by a gradual seepage of idealism into business and politics. . . . Yet the new experience might make a thunderous entrance because of a long antecedent repression of conscience.

Every student of society knows that we are far short of this ideal of world concern for child welfare. They must also feel that such concern grows of necessity slowly, matured by springs of knowledge and good-will not yet all discovered.

On the other hand it is probably true that nowhere in the social field have legislation and practical application of scientific research made such advance as in the attention given to child welfare. The new interest is not confined to one country nor one continent. The most important piece of social law in the War Period was the English Education Act which broke through old regulations and neglects and insured to every child without distinction or difference an elementary education or more.

### WORLD-WIDE RECOGNITION OF CHILD WELFARE

The constitutions of the new European republics were written by men well aware of the scope of the basic law of other democratic countries including ours. Plainly these writers felt that this epoch requires in a modern democratic constitution specific recognition of the basic elements of social welfare in a manner unthought of, and therefore impossible when the Constitution of the United States was devised. We may measure rudely by the provisions of these new basic laws the advance in popular standards of social welfare which science and invention have given to the world in the last one hundred and fifty years.

Thus the Constitution of the Republic of Poland:

Children without sufficient parental care, neglected with respect to education, have the right to state care and aid within the limits to be determined by statute. Parents may not be deprived of authority over their children except by judicial decision. Special statutes determine the protection of motherhood. Children under fifteen years of age may not be wage earners; neither may women be employed at night, or young laborers be employed in industries detrimental to their health. Permanent employment of children and young people of school age for wage-earning purposes is forbidden. Within the limits of the elementary school, instruction is compulsory for all citizens of the state. . . . Teaching in state and self-governmental schools is gratuitous. The state will insure to pupils

who are exceptionally able, but not well-to-do, scholarships for their maintenance in secondary and academic schools.

In the Constitution of Esthonia the right to life, liberty and the pursuit of happiness is thus elaborated:

The organization of the economic life in Esthonia must correspond with the principles of justice, the object of which is the securing of conditions of living worthy of human beings by corresponding laws relating to the acquiring of land for cultivation and a home, and the obtaining of employment, as well as the necessary support for the protection of maternity, labor, youth, old age, disability and in cases of accident. Science, art, and the teaching of same are free in Esthonia, education is compulsory for children arrived at the school age, and is gratuitous in elementary schools.

The Constitution of Germany is as follows:

Art, science and instruction in them are free. The state guarantees their promotion. Compulsory education shall be universal. For this purpose the elementary school with at least eight school years, followed by the continuation up to the completion of the eighteenth year, shall serve primarily. In all schools effort shall be made to develop moral education, civic sentiments, and personal and vocational efficiency in the spirit of the German national character and of international conciliation. . . . The organization of economic life must conform to the principles of justice to the end that all may be guaranteed a decent standard of living, within these limits the economic liberty of the individual shall be assured.

The proclamation of the independence of Czechoslovakia rejected the divine right of kings for "The principles of Lincoln and of the Declaration of the Rights of man—the Citizen." It declared that:

Our democracy shall rest on universal suffrage; women shall be placed on an equal footing with men politically, socially and

culturally, while the right of the minority shall be safeguarded by proportional representation.

The assumption by the state of responsibility for the protection of marriage, the family and maternity is to be noted in the Constitution of Czechoslovakia.

The Lithuanian Constitution has this statement:

Equality of right for both sexes shall be a fundamental principle of the home. The social welfare and family health shall be protected and maintained by special laws. Maternity shall be under the special protection of the state. All classes of schools shall be equally accessible to all.

Among the matters upon which the Austrian Constitution specifies the Federal State shall have power to legislate are:

As to fundamental principles—the states to have the power of supplementary legislation and the power of execution in respect to administrative organization, and various matters of social welfare as poor relief, protection of maternity, infancy and adolescence, institutions for sick, delinquent etc., labor laws and industrial and economic matters.

These new republics all announce the equal rights of men and women as citizens, the abolition of all titles of nobility and privileges of birth or station. They provide for the rights of racial minorities, for freedom of speech, for religious freedom.

Whoever visits the great South American countries quickly perceives a growing determination to make governmental provision for the chief phases of child welfare including health, free compulsory education and the limitation of child labor. Appropriations are extraordinarily generous in proportion to the present available wealth of these countries. The Pan-American Child Congresses in South America are stead-

ily growing in influence. To the one held in Chili in 1924, the Assistant Chief of the Children's Bureau was sent as a government delegate from the United States. The child welfare and educational work of the government of Mexico is epoch making in that country.

Just as this article is in preparation appears new evidence that child welfare is recognized as a subject for world-wide study and effort. The League of Nations has had from its beginning a Committee on Traffic in Women and Children. The scope of this Committee has just been enlarged and its emphasis shifted as indicated by its new title—Advisory Committee on Traffic in Women and the Protection of Children. Obviously the title is not balanced and a separate committee on child welfare may well follow, but the change is real. Mr. John Palmer Gavit describes the new plan in the light of his knowledge of international social welfare problems and says: "Child welfare, in the full significance of that term, has come openly and officially upon the program of the world's co-operation." The halting manner of the coming of this recognition by fifty-five nations is not discouraging; it only illustrates the gradual and difficult approach before us to a workable program of child welfare which means no less than the welfare of every child. The new effort is to discover and make effective standards of life adequate for the fair development of all children, not alone the care of special classes—poor or sick or orphaned or wayward or helpless—but the essential needs of all childhood. This new scientific breadth of thinking releases society from no old duty of brotherly love and compassion. Science has already shown that this universal nurture of childhood, lifting steadily the level of physical, mental and moral power, offers the only permanent safeguard against poverty, sickness, help-

lessness and evil behavior; and thus it demands not only due emotion but growing wisdom and ceaseless effort.

No one who attended the sessions of the International Labor Office held in Washington in 1919 can forget the wisdom and earnestness of Oriental delegates, who insisted that the children of the East must not remain unprotected by labor laws which shall permit normal bodily vigor and opportunity for school.

And no one who was present at the 1919 Children's Year Conferences and heard the reports of European guests who had struggled to keep children alive and normal during the war could doubt that a new spirit or responsibility for childhood was already animating Western civilization.

These brief excerpts and references are submitted because they show a tendency not only uncontroversial as fact but in the opinion of many students unavoidable as future policy, clearly pointing toward a growing common belief that child welfare is the most imperative single element in the program of social progress. In the words of the constitutions of the City of Danzig and of Germany: "The educating of children to physical, intellectual and social efficiency is the highest duty and natural right of parents." And the new countries—pioneering in democratic government—desire to clear the way for fullest performance of this parental right and duty.

It may be replied that constitutions can be disregarded for one reason or another and that in most of the European countries some of their excellent provisions are little more than grand gestures as yet. However, the fact remains that peoples whose histories for the last three hundred years reveal their constant subjection have not sought to replace old tyrannies by new, but have sought to express in their constitutions their own belief in demo-

cratic government, and in social welfare as its true concern.

In fact all this is none the less significant of the popular will, because the confusion and poverty of post-war years compel unwilling economies and delays in the development of child welfare in many countries.

The social tendency of modern government is succinctly described by Professor Charles Beard in *American Government and Politics*:

The work of modern government runs to the roots of life, liberty, property and the pursuit of happiness. . . . From decade to decade the functions of government increase in number and variety. This is one of the outstanding facts of modern civilization. It may be deplored but it cannot be denied. . . . To-day we have reached a point where the government is no longer defended or justified on the ground of mere power. Justification has shifted to the ground of its service. . . . In short the government is now viewed as a collective agency for waging war on the five deadly enemies of mankind; ignorance, poverty, disease, waste and inhumanity.

As to the tendency of social legislation in protecting the child, no one could speak with greater authority regarding our own country than Roscoe Pound, Dean of Harvard University Law School. He sets forth in *The Spirit of the Common Law* certain "noteworthy changes in the law in the present generation, which are in the spirit of recent ethics, recent philosophy and recent political thought," and concludes thus:

Finally recent legislation and judicial decision have changed the old attitude of the law with respect to dependent members of the household. Courts no longer make the natural rights of parents with respect to dependent members of the household the chief basis of their decisions. The individual interest of parents which used to be the one thing regarded has come to be almost the last thing regarded as compared with the

interest of the child and the interest of society. In other words here also social interests are now chiefly regarded.

What methods, then, does the Federal Government of the United States use to safeguard child welfare? Primarily it depends upon *research*.

#### WHAT THE U. S. IS DOING

In 1912 the Children's Bureau, now in the Department of Labor, was established "to investigate and report upon all matters pertaining to the welfare of children and child life among all classes of our people." This makes plain that the primary duty of this Bureau is research in the field of child welfare. This field was new to our government activities, nor at that time had it been entered by other governments as a distinct function. Research (and reporting incidental thereto) was not new in our government but on the contrary had been highly developed in physical science, and this Bureau in the social field is indebted to the experience of earlier bureaus, though new problems of study and of reporting at once presented themselves.

#### RESEARCH BASIC ELEMENT

The research function of the Children's Bureau could have no better sanction than that of Edward B. Rosa, Chief Physicist of the Bureau of Standards, who published in 1920 an invaluable brochure on the *Economic Importance of the Scientific Work of the Government*, urging a more liberal support as a wise economy. His untimely death a few months later deprived the country of a learned scientific authority, a broad-minded public servant, who knew well the scope, the achievements and the difficulties of government scientific research in the physical field, and who foresaw the growth of social scientific research by the government. To quote from his paper: "The work of

the Children's Bureau and the Women in Industry Service is relatively new, but of great importance. . . . It seems likely that it will grow rapidly in magnitude and occupy a larger place in the public thoughts."

It is this use of research in the field of child welfare which constitutes the basic safeguard which the government of the United States seeks to throw about its children. Research must have freedom to seek the truth, it must have freedom to report its discoveries. A research bureau must be sure, but not too sure and never cocksure. Hence as a practical matter, the Children's Bureau must have a qualified staff for scientific study,—able, patient, open-minded,—and also experts competent to familiarize the general public with information of value in the promotion of child welfare. Precise scientific reports are fundamental but not all. Too few of us *can* read them. Fewer *will* read them. Additional ways of reporting must be invented. Always popular bulletins are necessary. (Five million copies or more of the reports on prenatal, infant and child care pamphlets have been distributed on request and the demand is far beyond the supply although states and other agencies have republished them.) At first wall charts, cartoons, exhibits, conferences, speeches, child welfare examinations at fairs from the smallest county unit to the Panama-Pacific Exposition, a traveling child welfare conference in a motor car for rural work,—motion pictures yesterday, the radio to-day, tomorrow whatever more effective means of carrying to as many citizens as possible such useful information regarding child welfare as the Children's Bureau is able to present. Though knowledge cannot be forced upon unwilling hearers or readers, rightly presented it obtains great audiences and leads to local action.

The work of the Children's Bureau

is too familiar to the readers of this publication to make a detailed analysis suitable or desirable here. Two subjects of prolonged investigation by the Bureau are of almost universal application and are just now associated with proposals for regulatory measures which make them of special interest. They are infant and maternal mortality and the attempt to make life safer for mothers and babies; and second, child labor and the attempt to limit it equitably by Federal law.

These matters have been the subject of much discussion and of much misunderstanding of late and it is important to look at the need for them and then to look at the methods developed in older scientific bureaus which afford a reasonable precedent for the attempted Federal safeguarding of life and opportunity.

#### INFANT AND MATERNAL MORTALITY

In a report by the U. S. Children's Bureau published in 1916, prepared by Dr. Grace L. Meigs and entitled *Maternal Mortality from All Conditions Connected with Childbirth*, it was stated that the report had been prepared because the Bureau's studies of infant mortality in towns and rural districts revealed a connection between maternal and infant welfare so close that it became plain that infancy cannot be protected without the protection of maternity.

Among the summarized statements of the Report based on the U. S. Census figures were the following:

In 1913 in this country at least 15,000 women it is estimated, died from conditions caused by childbirth; about 7,000 died from child-bed fever, a disease proved to be almost wholly preventable, and the remaining 8,000 from diseases now known to be to a great extent preventable or curable. Physicians and statisticians agree that these figures are a great deal under estimate.

In 1913 the death rate per 100,000 population from all conditions caused by child-

birth was little lower than that from typhoid fever; this rate would be almost quadrupled if only the group of the population which can be affected, women of child-bearing age, were considered. In 1913 childbirth caused more deaths among women fifteen to forty-four years of age than any disease except tuberculosis. . . .

In the thirteen years from 1900 to 1913 for which the Bureau of the Census gives annual reports:

It is shown that the death rate from typhoid fever has been cut in half, that from diphtheria and croup has dropped to less than one-half, those from tuberculosis and pneumonia have both shown a marked fall. . . .

There is no evidence of any great advance made during the last thirteen years in this country in the prevention of diseases and death due to childbirth.

After careful allowance for errors in attempted comparisons of average death rates from childbirth in certain foreign countries and in the United States, Dr. Meigs concludes: "The proportionately small number of women lost from these causes in certain foreign countries demonstrates the needlessness of the greater part of our losses."

The U. S. Census shows that in 1915 for the ten states and the District of Columbia (then the "birth registration area") the death rate from puerperal causes per 1,000 live birth was 6.1. In the thirty states for which figures are available for 1922 and 1923, the death rate from puerperal causes per 1,000 live births was 6.6 in 1922 and 6.7 in 1923. Apparently no indication of nation-wide improvement can be found in the census figures for the twenty-three years since 1900.

Two chief causes of maternal mortality were assigned by Dr. Meigs: "(1) general ignorance of the dangers connected with childbirth and the need for proper hygiene and skilled care in order to prevent them; (2) difficulty in the

provision of adequate care due to special problems characteristic of this country."

Hence the protection of maternity in common with the protection of infancy requires whatever popular knowledge is at command as to how to safeguard for the mother the essentials of normal well-being, and simultaneously constant research study by experts of the various problems involved.

The findings of the series of field studies of infant mortality in urban and rural areas and the connected reports on maternal mortality inevitably led to an effort to formulate a plan which should put to practical use the information as to conditions and needs throughout this country gained by the Bureau's continuous attention to these subjects since its establishment. Confidence in the ultimate success of the operation of such a plan was increased by the English wartime experience, when the joint efforts of government and local health authorities aided by grants-in-aid from the government reduced the English infant mortality rate to a more favorable figure than ever before reached in that country. The records of infant care progress in New Zealand were also encouraging. In 1912 her infant mortality rate was 62 per cent, the lowest in the world; by continuing the same methods of popular education, of medical aid and nursing care which secured this result, she has cut her present rate to 44 per cent. The rate in the United States has improved but is 77 per cent for 1923, or 33 points higher than in New Zealand.

#### THE SHEPPARD-TOWNER ACT

After consultation with physicians, statisticians, economists, public health nurses, authorities on social welfare and many public-spirited women and organizations of women, a bill was presented to Congress, supported strongly

by women's organizations as well as by men of the highest standing professionally and personally. The measure in its essentials became a law in 1921 under the title of "An Act for the promotion of the welfare and hygiene of maternity and infancy and for other purposes," but popularly known as the Sheppard-Towner Act.

It provides for Federal financial aid in a total yearly sum of \$1,240,000 to the states which signify their desire to take advantage of the Act. This aid is distributed in proportion to population. States accepting the provisions of the Act shall match all Federal funds save an initial allotment of \$5,000. The administration of this Act is by the Children's Bureau, but the states shall initiate and administer their plans subject to approval by the Federal Board of Maternity and Infant Hygiene. This Board consists of the head of the Public Health Service, the Commissioner of Education and the Chief of the Children's Bureau. The Act thus recognizes the medical, educational and social factors involved in the service to be undertaken.

The law provides that "it shall be the duty of the Children's Bureau to make or cause to be made such studies, investigations and reports as will promote the efficient administration of this Act."

The Act did not go into operation until March, 1922, when the first appropriation became available and the published report covers only the initial period from March 20, 1922, to June 30, 1923. Forty-three states and Hawaii are now co-operating with the government under this Act.

It will be noted that acceptance or co-operation by states is entirely optional. In order to safeguard fully family freedom and rights, the Act provides that no one in carrying out the provisions of the Act shall enter

any home or take charge of any child over the objection of the parents or either of them and amplifies the fact that the power of a parent, guardian or person standing in *loco parentis* to determine what treatment or correction shall be provided for a child, or the agency or agencies to be employed for such purpose, shall not be limited by this Act.

The Children's Bureau according to its 1924 report administers the Act through a division of maternity and child hygiene, set up for that purpose with a permanent staff of six persons, a medical director, associate medical director, public health nurse, an accountant, a secretary and a stenographer. All this should be reassuring to any who honestly feared a horde of Federal agents overrunning the land, annoying parents and overriding family authority.

The Act authorizes the Federal appropriation for a five-year period and Congressional action is required for extension. It is unfortunate that delay in making the initial Federal appropriation and legislative delays in the states have inevitably shortened the five-year experimental period. However, the description of the local work underway in forty-three states and Hawaii and the reports of state and Federal officers engaged in its administration will place the facts before Congress and the public and whatever the action of Congress it will undoubtedly be in the public interest.

Let the parents of the United States learn the facts and the preventable deaths and illness of mothers and babies will be overcome. Of one thing we may be assured: the old fatalism is dead, whether the wastage of life, vigor and family happiness be lessened by the tested methods of this Act or by the discovery of some better fashion. That distinguished head of the Public

Health Department of the state of New York, the late Dr. Herman Biggs, said "Public health is purchasable." This country has shown that it is willing to proceed sanely and to pay the price. It is doubtful if a less costly and more equitable method of education in health and social welfare can be found than the one now operating, but if it can be discovered this should be promptly and gladly abandoned in favor of a better plan.

For nine years before the Sheppard-Towner Act was passed the Children's Bureau had been engaged in field investigations of infant and maternal mortality, of infant welfare methods, and had worked in close co-operation with state and city authorities and civic organizations. All this had resulted in a new body of information as to social welfare, much increased popular interest and a new sense of public responsibility throughout the country. Confidence in the value of Federal co-operation in this field has grown.

Another Federal safeguard was attempted five years before the Children's Bureau was established.

#### CHILD LABOR PROTECTION

In 1907 Senator Beveridge, of Indiana, introduced a bill for the purpose of limiting child labor by Federal control. Senator Henry Cabot Lodge also introduced a bill for the same purpose at the same session. These men could not be called sentimentalists nor plunging reformers. On the contrary they have been known always as conservative thinkers, with careful, lawyerly views. They unquestionably introduced their bills because they had studied the matter and had become convinced that a real evil existed with which the states were unable to cope so as to afford all children a fair and reasonable start in life. Mr. Herbert Parsons, a well-known New York law-

yer, introduced the Beveridge bill in the House. He too was a safe man. These bills did not pass; but they were the starting point for increased interest in the industrial protection of children by Federal statute.

Nine years later the first Federal child labor law was passed and became operative in 1917. In the meantime the U. S. Children's Bureau had been established in 1912 and the administration of the new law was assigned to it. The law remained effective for nine months and was then declared unconstitutional by the U. S. Supreme Court. The decision recognized the sound purpose of the act but declared that it could not be accomplished by the means provided—the forbidding of the entrance into interstate commerce of products from establishments employing children contrary to the provisions of the act. The law had proved immediately helpful both in the direct freeing from work of young children of school age and in making clear by the reporting of the Bureau the varying conditions of child labor throughout the country. It was accordingly believed in Congress and outside that another effort should be made for a Federal law. Accordingly a bill was passed in 1919 providing for a tax on the net income of establishments employing children contrary to the provisions of the Federal act. The provisions as to employment were the same in both:—No child under fourteen should work in any manufacturing establishment, no child under sixteen should work in any mine or quarry. No child between fourteen and sixteen years of age should work more than eight hours per day, forty-eight hours per week and night work was forbidden.

This law was enforced by the Internal Revenue Bureau. At the end of three years it too was declared uncon-

stitutional. The decision of the Court again recognized the good purpose of the act.

Neither Federal law was costly to administer, the expense being about \$150,000 annually. The administration of the first act was especially noteworthy for the co-operation secured with the state authorities and for the improvement in state child labor laws and administration and in school provisions which it stimulated.

The project of a constitutional amendment giving Congress power to legislate was at once urged by many Senators and Congressmen and by many persons who believed after years of effort that only by Federal legislation could children in all the states receive equal and just legal protection from work during the years properly spent only in school.

After most careful study by recognized authorities on constitutional law and committee hearings before which legal, social, economic and industrial experts appeared, the resolution to submit a proposed form of amendment to the states was passed by both Houses of Congress in June, 1924.

In the opinion of supporters of the Amendment, the facts seen by candid study of the Census figures for 1920, as to the numbers and ages of working children, and examination of the conflicting and too often inadequate state child labor laws, justified the demand for an equitable Federal law, affording a minimum standard for work to every child in our country. The opinion of many able disinterested constitutional lawyers favored the amendment as the only remedy.

The form of the amendment is as follows:

*Section 1.* The Congress shall have power to limit, regulate and prohibit the labor of persons under eighteen years of age.

*Section 2.* The power of the several states is unimpaired by this article except that the operation of state laws shall be suspended to the extent necessary to give effect to legislation enacted by the Congress.

This would be an enabling act only. It permits Congress to make no provision for persons above the age of eighteen years. The states retain full power to legislate up to the age of twenty-one—a power some states have already found necessary to use to a surprising extent to protect young persons from industrial hazards and to protect the public from inexperience.

No one who aided in framing the Constitution could have foreseen—not even Benjamin Franklin—that the state of Pennsylvania would ever find it necessary, as it now does, to forbid children under eighteen from employment in outside electrical wiring, acetylene and electrical welding, testing electric meters or operating motion picture machines, nor that serious accidents befall working children to whom these and other new dangerous occupations are allowed.

Within the age limit named the proposed amendment permits Congress the elasticity of action which this era of invention and discovery requires. It is therefore conservative in permitting Federal law in response to changing industrial conditions.

The measure was passed with enthusiasm, the general press approving without regard to party. Arkansas ratified at once, but few legislatures had sessions before 1925.

#### OPPOSITION TO AMENDMENT

One great New York daily sent a reporter on a six-thousand-mile journey to write articles on the conditions of working children. These were published in its news columns and were accom-

panied or followed by editorials supporting the Amendment (as the remedy for the conditions described by their observer) for a period extending at least from February 13, 1924, to September 29th inclusive of the same year. Editorial silence as to the Amendment then followed from September 29th to December 8th, on which date was published an elaborate editorial advising instead of the adoption of the Amendment certain substitutes so trivial and inept that they betrayed the embarrassed helplessness of a talented editor.

This sudden change of attitude toward the Amendment on the part of one of the great papers of the country is cited because, although an effect and not a cause is visible, it aids in understanding the quick change in attitude of smaller papers.

Representatives of the National Manufacturers' Association and certain other organizations had appeared before the Congressional Committees in opposition to the Amendment. Their opposition was unsuccessful and a campaign against ratification followed in which the National Manufacturers' Association, its allies and employees used great skill in the production and circulation of material hostile to ratification.

Undoubtedly there can be found public-spirited, humane persons who question the value or the propriety of this proposed Amendment. But that element being too small or too indifferent to impress its views upon the country before Congress submitted the Amendment, could not have had the power—nor indeed the will—to spread across this land the swift propaganda which followed. Notable for its untruthfulness, its cowardly personal attacks, its stirring up of race and religious antagonisms, it displayed enormous power over press and pulpit and legislatures.

Whence came its strength? Few

greater services could be done the country at this time than to make the study which would clearly and fully answer this question. For the answer concerns much more than the Amendment.

Four state legislatures ratified the Amendment in the winter of 1924-25 and at least twenty declined. It may be noted that, according to precedents, acceptance is final, though states which have declined may reverse their action and later accept. Hence ratification is still an open question. One thing is sure, whatever be the fate of the Amendment, the old fatalism and neglect are dead. Honest investigation, research, the hunt for essential facts—by what title we like—will not leave its long task until the final adjudications are made “in the interest of the child and of society.”

The development of co-operation between the Federal government and the states or other agencies, in scientific research (and action resulting from such research) has long been an accepted procedure. Its importance is so great that the National Research Council, whose membership is distinguished for public spirit and the highest scientific attainments in various fields of research, issued a bulletin in 1922 entitled *Co-operation with the Federal Government in Scientific Work*. This report is prefaced by the statement that it is not offered as a complete or exhaustive discussion of the subject, but as a contribution toward a clearer understanding of practices which have come to be adopted with much success in the scientific activity of the government. It collected data regarding 553 separate co-operative projects from twenty-three bureaus and independent establishments of the government representing “Great diversity as to type of work, the agencies co-operating, the nature of the co-operation, the terms of agreement, the extent of participation of the

parties to it." Of the projects studied nearly two-thirds fall under the head of research and about one-fifth are regulatory.

Recently alarms have been expressed regarding "centralized government" and 50-50 co-operative measures. It will reassure open-minded citizens, if such there be among the alarmed, to read the carefully reasoned conclusion of this bulletin whose statements are hardly subject to question as to the effect of scientific co-operation on "centralized government."

The following paragraphs are quoted because of their bearing on various types of co-operation undertaken by the Children's Bureau, or provided in the Sheppard-Towner Act, all invaluable in the operation of any Federal welfare or regulatory legislation which must depend upon popular understanding and approval for its usefulness.

The effect of co-operation has tended to minimize the drift toward centralization in the scientific efforts of government. It has led to the recognition of state agencies and their right to participate on an equitable basis in the study of questions or the development of movements vital to them. The value of the local viewpoint and the strength of experts associated with the rapidly growing institutions of the country have resulted in enlisting them to the present large proportions. The field is seen to be so large that local initiative needs to be both encouraged and incorporated. . . .

The survey thus makes it evident that co-operation in carrying out the scientific work of the general government is on a large scale and steadily increasing. This is in accordance with a tendency in government, away from wholly independent action to co-operate effort as more effective and economical. It is in harmony with the tendency in the execution of regulatory laws of various kinds manifested in the stamping out of disease, in quarantine regulations, and in numerous measures for the public welfare.

The number and range of these projects

make it clear that the states have no hesitation in joining hands with the Federal government in carrying on research and development work of interest to them, in instruction and individual aid by means of extension work, in gathering statistical and other information of various kinds and in the execution of a great variety of measures for the development of the country and its industries. And that there is a manifest tendency on the part of the states to seek the aid of the Federal government in measures of general or regional interest and to link their efforts with those of the central agency, is shown by the fact that such proposals frequently originate locally.

The following statement by Herbert Hoover as to the value of government research is valuable in this connection. It is found in his address of May 22, 1925, before the Chamber of Commerce of the United States, entitled "Waste in Government."

There is one side of the Federal government that is certainly not sufficiently expanded to-day; that is scientific and economic research and the promotion of public interest by voluntary co-operation with the community at large. This is never an encroachment upon the rights of individuals. It can truly be better organized but to-day the whole of our activities in these directions involve less than three per cent of our Federal budget, and they bring returns to the taxpayer not in few per cent but in hundreds of per cent every year.

#### ARE WE DOING ALL WE CAN?

It is impossible to state how the United States stands in comparison with other nations in the protection of its children. Nor is that the important question. The reasonable and practical inquiry is: Are we doing all we can? Nor can this question be answered with precision. Child welfare is and should remain a state and local responsibility; but in a nation of forty-eight varying states living under a constitution declaring it exists "to promote the general welfare," the

general government should not refuse a construction of this clause in the interest of children, and if ever lacking this construction, this nation will do far less than all it can. Government researches in physical science have done much for children by making possible improved standards of living, of education and of health; but these are by-products. Now is beginning that broadening social research as a concern of government which, as has been shown, sometimes leads to needed regulatory measures but whose great control lies in the free coursing of the stream of useful knowledge. Here what is valuable is not for our children alone but for the children of the world. The science of social welfare knows no tariff walls, and an international exchange of the results of research in child welfare has already begun.

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Publications of the National League of Women Voters.

(Through either of which organizations more material is obtainable.)

#### *Against*

Brief of Mr. Emery, Legal representative, National Manufacturers' Association and other material obtainable through that Association's Washington office.

# Proceedings of the Third All-Philadelphia Conference March 3, 4, 5, 1925

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## The Value of Social Work Conferences

By GEORGE W. NORRIS

Chairman, Third All-Philadelphia Conference on Social Work; Governor, Federal Reserve Bank, Philadelphia

I CONGRATULATE you upon the wisdom of the committee which selected as the general subject of discussion at this third All-Philadelphia Conference on Social Work those branches of charitable effort that have to do with childhood. Not only is it true that "the child is father to the man," and that the children of this generation are the parents of the next, but there is the further fact that the helplessness and dependence of childhood makes a special and peculiar appeal to the sympathies of the adult. Missionaries long ago realized that their approach to pagan peoples must be through the children. It is constantly being more and more realized that the future of our civilization, and the perpetuity of our institutions, are dependent upon the education of children. On the same principle, I think that you can best accomplish what I take to be the principal object of these conferences, viz., the education of the public to the value of organized social work—by presenting to the public the problems of the child, and the efforts that are being made to solve those problems. This does not mean, and I would not have you think, that this Conference is to be devoted solely to the feeding and clothing of infants. It will take in education, housing, opportunities for recreation, and opportunities for spiritual development, but the approach to each will be with special reference to the needs of the child or the effect upon the

child. In other words, the proceedings of the Conference will not be of interest only to those who have to do with the care of children. It will lack interest only to those who are indifferent to the fate of either children or adults.

### SELLING SOCIAL WORK TO THE PUBLIC

The organization of social work is no new thing, but there are multiplied evidences that—in the language of the day—it is not yet "sold" to the public. The number of persons who believe in the old haphazard methods of personal relief has become negligible, but there remains a vast amount of educational work to be done to make the public realize that the man or woman who gives up personal relief to the neighbor in distress must put in its place the liberal support of the charitable and social organizations that are doing that work. The work must be visualized and interpreted to the public.

A gentleman who had had long experience and great success in raising money in Philadelphia once said to me that he never knew of a case where a worthy cause, adequately presented, failed of support. There can be no question about the worthiness of the cause represented by the organizations included in this Conference, nor the worthiness of most of the other charitable organizations in Philadelphia, and yet we all know that they are not supported as they should be. To take

for illustration the case of the Welfare Federation, which I select merely because it represents charitable giving on the largest scale that exists in this city, the fact that it was unable to secure from the public last November any reserve or emergency fund, and barely succeeded in obtaining enough to support its one hundred and thirty odd member agencies on most closely calculated budgets, was a disturbing and distressing fact. It would seem that the cause could not have been "adequately presented."

If it was not, whose was the fault?

Several thousand earnest men and women devoted several weeks to the work. In spite of the intensive educational campaign that preceded the general campaign, it is quite possible that some of the solicitors were not prepared to present their cause properly, but I think that the underlying trouble was that the ground had not been prepared for them—that there had not been the preparation of the soil which made possible the fructification of the seed they planted. The need is education, and education, and more education. Both those who assume the active work of charitable organizations, whether in their internal management or in their contact with the public, and the great public itself must be got to understand that assistance, to be really helpful, must be intelligent discriminating assistance—assistance that has analyzed causes, and knows how to apply remedies. It must be understood that the mere, average, good-hearted, generous layman does not possess the knowledge or experience to analyze the causes, or the skill to select a remedy; that this knowledge and this skill can only be acquired by training and constant practice—in short, by the trained professional social worker. It must further be made plain that this worker must live, and must therefore be paid,

but that under his or her skillful and discriminating administration the portion of the charitable gift left after that bugaboo "Overhead" has been taken out, will accomplish many times as much good as could possibly have been accomplished by the whole of the original gift if applied by the untrained giver.

This involves explaining to the public of any city what the social needs of that city are, what is being done to meet those needs, and what remains to be done; what charitable organizations exist in the city, and why; what those organizations do, and why; what the consequences would be if they did not exist. They must be made to realize that these organizations are as indispensable as the law schools to the administration of justice, as the laboratory to the diagnosis and cure of disease, as the church to the care of souls, as the testing room to the manufacturer, as the chemist to industry in general.

Valuable as these conferences are to the social workers, who are enabled to compare notes, and learn from the thought and experience of others, it seems to me that their greatest value is in interpreting social work to the general public. That they do this—that they form the liaison between the social worker and the public, of whom I am one, is my excuse for being here. I congratulate you upon your wisdom in providing this point of contact, in building this bridge. I congratulate you that you have the wisdom to appreciate its value, and that you go to the trouble of arranging a suitable program, of bringing interesting speakers from distant points, and of giving to the public the opportunity of participating in these meetings, where your problems are discussed, and your work described in non-technical terms that attract public attention and arouse public interest.

# Every-Child in Philadelphia—What He Has to Live On

By JACOB BILLIKOPF

Executive Director, Federation of Jewish Charities, Philadelphia

**B**EFORE I tackle our main theme, I want to point out one of the most powerful factors in the lives of all of us to-day. Did you ever think of the strain to which people with small incomes are subjected by our continual pursuit of them to spend their money! Every newspaper, every magazine, every street, every railroad track, every street car, every country road is lined with advertisements carrying the suggestion, intended to be subtle, though more often it is blatant—to buy, buy, buy! Every human impulse, good and bad, is played upon. Not only do we advertise publicly, but we send letters and agents to the homes to try to extract from any and every one what money he has. In every way we set about deliberately to make a person feel that life will be a failure unless he or she uses this soap or shaving cream, drives this automobile, owns this radio, sees this movie or play, eats this food, wears this collar, takes this trip or reads this newspaper. This continual pressure relentlessly applied subjects our working class population to a strain which they cannot withstand, nor could we in their place. And then we wonder vaguely why there is a demand for wages, and why thrift is not practised in our communities as it was years ago, or as it still is practised in remote agricultural villages in Europe. Sometimes I find in one and the same person an advocate of the practice of thrift by the poor, and of extensive advertising of all commodities and services.

## THE HOUSING SITUATION

Again before we examine what people have to live on, it is perhaps appro-

priate to speak for a moment about what they have to live *in*. I wish to indicate merely one or two economic and social factors of the housing situation in Philadelphia. In the first place, how many families are there in this city? The Census for 1920 gave 402,946 as the number of families in this city. The Census also calls these



units "homes." The growth of the city in the five years that have elapsed since the Census was taken probably adds another thirty thousand. I shall, however, be conservative and use the 1920 figures.

I need hardly remind this audience that the housing situation in Philadelphia is characterized by some building activity in the field of relatively high-priced homes, but very little additional provision is being made for the mass of people. From data collected by the Philadelphia Housing Association and by the U. S. Census, we are warranted in the conclusion that for the city as a whole about one family in eight is housed in a highly unsatisfactory way. Lodgings, alley properties, courts and crowded tenements are the homes of a considerable proportion of

the children of the city. In a survey recently made by the Society for Organizing Charity, it was found that of 334 families of unskilled workers, 133 were living in "rooms"—in quarters not equipped to keep house in the usual

overcrowding, the use of old houses known to be ridden with vermin and infected with disease, are all entailed in it.

### HOME OWNERSHIP

The question of home ownership is always interesting, particularly when we remember that it has not been many decades since the normal conditions of American home life was for the child to grow up on land and in a home which its parents owned. In how far is Every-child in Philadelphia participating in this American tradition? The Census of 1920 shows us that for the city as a whole one home in ten is owned out-

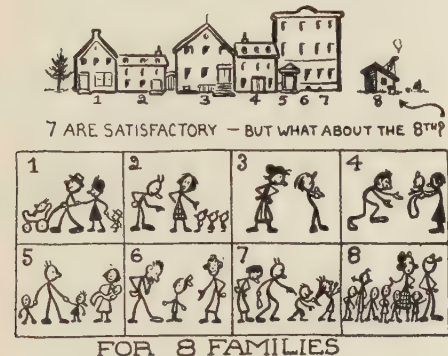
### HOME OWNERSHIP IN PHILADELPHIA



(402,946 homes)

right. Three are owned but encumbered in some way and six families live in rented houses. Since 1920 the percentage of home ownership has probably increased a little, but the growth is very largely in the groups of homes encumbered by mortgages.

Neighborhoods throughout the city vary considerably in the proportion of home ownership that prevails. How wide that variation is can probably best be seen if we compare the first ten wards in the central part of the city with the twenty-second (Germantown) and the forty-second wards (roughly Logan and Oaklane). In the first ten wards, one home in nineteen is owned. In the twenty-second and the forty-second, about three homes in nineteen are owned outright. In the first ten wards three out of nineteen homes are par-



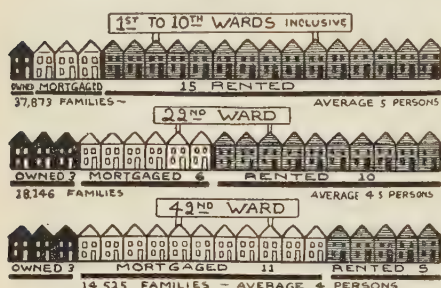
way. The size of these families ranged from two to twelve persons. Among the 201 families who lived in houses, over one-fourth lived in three-room houses and a half lived in houses of four rooms or less. A recent survey of 768 families cared for by the Jewish Welfare Society showed that about half of the families lived in houses and the other half in "apartments." Many of those living in houses had sublet a part of the space so that only about one-third of these families occupied a house. Twenty per cent of the houses and twenty-eight per cent of the apartments had no bath room. Of the 377 "apartments" sixty per cent were heated by stoves, with all of the attendant drudgery of carrying coal, and the problem of storing it in limited quarters. Forty-five per cent of the families in houses and seventy-eight per cent of those living in apartments shared the toilet facilities with at least one other family.

This housing shortage results in several highly undesirable conditions; high rents, no play space, and the consequent withdrawal from parental supervision of the children who must play somewhere, the moral hazards of room

tially owned. In the twenty-second, six homes are partially owned. The rented homes in the downtown section comprise fifteen of the nineteen; ten in

### HOME OWNERSHIP IN SELECTED WARDS

1920



the twenty-second ward; and five in the forty-second ward.

It is obvious, therefore, that Every-child in some sections of the city is the child of a renter. For the city as a whole, probably it is correct to say that he usually lives in a rented house, sometimes in one which is being paid for in building and loan, and that comparatively seldom is he growing up in an owned home.

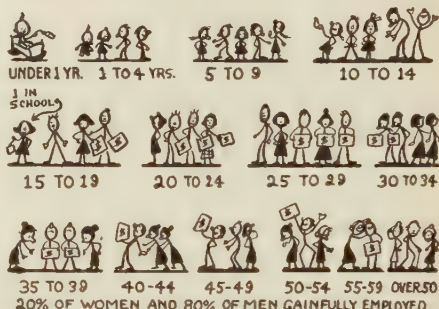
### THE CHILD POPULATION

It seems fitting as we discuss the subject of this Conference, *Every-child in Philadelphia*, to know just how many children and how many families there are in this community. The Census for 1920 indicates that of the 1,823, 770 inhabitants, there were 673,136 minors. That is, only one-third of our population is below the age of twenty-one. From one standpoint, it is a bit startling to see that there are two people over twenty-one for each one who is under that age. We can also view this basic fact of our population from another angle. It then appears that a population of over 670,000 young persons is something that we can well think about, and from the long time point of view, about

the only thing in life worth thinking very much about.

To get some notion of the age distribution of our population, you will see that of fifty persons in Philadelphia one is an infant under a year, four are of the pre-school age, ten range from five to fourteen, four are from fifteen to nineteen; we have twenty-eight of our fifty people between twenty and sixty, and only three over that age. The group between fifteen and nineteen, I hardly need remind you, has been the battle-ground of the child labor controversy. Of the four children in that group, one is now in school. Should we

### OUT OF EVERY 50 PERSONS IN PHILADELPHIA—

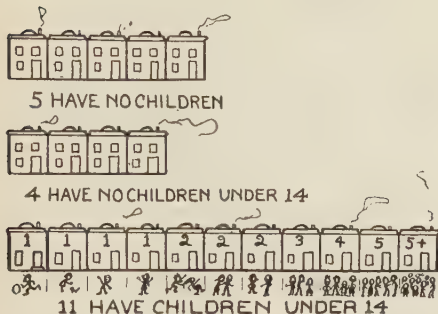


extend the age up to seventeen years during which the schools have the first claim upon the child's time, only one more of these four children would be affected. It does seem that the thirty grown people between the ages of eighteen and sixty, of whom over half are gainfully employed, should be able somehow to take care of the seventeen children under eighteen years, and the three persons over sixty. When we remember the enormous productivity that results from machinery and electricity, we may well ask ourselves why it is that these thirty people are unable to keep the community fed, housed, clothed, washed, taught, doctored, defended and amused with incidental help from the children and the aged.

### SIZE OF FAMILIES

While statistically speaking, we have two adults for one young person, these adults are not organized on that basis. On the one hand, we have the childless families in which adults are going to

#### OUT OF EVERY 20 HOMES



waste, so far as child care is concerned, and on the other hand, we have some excessively large families in which our two adults are expected to cope with the problems of the support and care of not one, but eight, ten or more children. Let us see how the children in the community are distributed in the 402,936 family units given in the Census. That means that of each twenty families in the community a rather small percentage, four out of twenty, are carrying the burden of having more than two or three children. There seems no doubt but that Every-child in Philadelphia is more often than not growing up with very few brothers and sisters and that the colonial family is found in a relatively small percentage of cases. This fact may perhaps be related to the advertising customs I mentioned above combined with some other features I shall mention later.

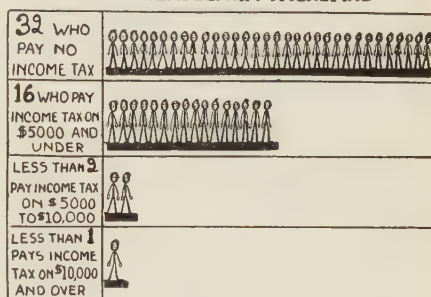
### DISTRIBUTION OF INCOME

And now as for income—First, let us ask what proportion of our people are income tax payers! Let us assume one income tax payer to a family, a very

conservative assumption, because the income tax paying groups, the well-to-do families, are apt to have more than one tax payer in the household—the adult son or daughter or the wife with independent means. But taking one tax payer for each family, for a representative block of fifty of our 400,000 homes, we find that over sixty per cent of our people have not sufficient income to pay income tax, while less than two per cent have an income of \$10,000 and over.

In this connection it is, perhaps, well to refer to the careful studies which have been made by the National Bureau of Economic Research. Figures

#### IN EACH 50 OF THE 402,946 FAMILIES IN PHILADELPHIA THERE ARE



published by it for the year 1918, which, as you will recall, was one of great prosperity, show that of 37,569,060 income receivers:

#### Per Cent

|                                  |                   |
|----------------------------------|-------------------|
| 38.22 received less than . . . . | \$1,000           |
| 33.27 received between . . . .   | 1,000 and \$1,500 |
| 13.90 between . . . . .          | 1,500 and 2,000   |
| 11.84 between . . . . .          | 2,000 and 5,000   |
| 1.56 between . . . . .           | 5,000 and 10,000  |
| .68 over . . . . .               | 10,000            |

#### Reports this Bureau:










It should be noted that when we start from the top of the income scale, we must go down to people receiving \$8,000 per annum, in order to include one per cent of the income receivers. Similarly, to include 5 per cent of the income receivers we have to descend to incomes of \$8,200—\$3,300. To in-

clude 10 per cent we must take in part of the \$2,300-\$2,400 class; and to include 20 per cent we must include part of the \$1,700-\$1,800 class.

DISTRIBUTION OF INCOME IN  
INDUSTRY

From what sources is income derived in Pennsylvania? In the old days ours was an agricultural country and children were supported directly from the land. That day is apparently gone in Pennsylvania. We do not have an occupational distribution for the county. For Pennsylvania the United States Census reveals that thus only about ten per cent of those gainfully occupied are

OF EVERY 50 MALES GAINFULLY EMPLOYED  
(TOTAL 2,740,127 MALES)





|                            |   |
|----------------------------|---|
| 22 ARE IN INDUSTRY         |  |
| 6 IN MINING                |  |
| 5 IN AGRICULTURE           |  |
| 5 IN TRADE                 |  |
| 5 IN TRANSPORTATION        |  |
| 3 IN CLERICAL EMPLOYMENT   |  |
| 1 1/2 IN PROFESSIONAL WORK |  |
| 1 1/2 IN DOMESTIC SERVICE  |  |
| 1 IN PUBLIC SERVICE        |  |

in agricultural pursuits. It is safe to assume that there is not such a large proportion of farmers in the county; and of course, the considerable proportion of miners does not apply to Philadelphia. More people in Philadelphia proportionally are occupied in industry and trade. It becomes obvious, therefore, that Every-child's support in Philadelphia is very largely derived directly from industry. Possibly as many as twelve or fifteen per cent of the children of the community are supported by trade and, perhaps, four or five per cent by the professions. Clerical work, transportation and domestic service support a possible seventeen or eighteen per cent.

And in industry, how is income distributed? From the U. S. Census

we learned that in 1919 in Philadelphia County there were in industry about 12,700 salaried officials, a little over 35,000 clerks, and an average of over 281,000 wage earners. There were actually 303,210 wage earners on a representative day, but the 281,000 is

OF 33 PERSONS ENGAGED IN INDUSTRY  
IN PHILADELPHIA THERE ARE

|                                      |  |
|--------------------------------------|--|
| 28 WAGE EARNERS<br>21 MEN<br>7 WOMEN | <br>AVERAGE WAGE \$1170 PER YEAR |
| 3 CLERKS<br>2 MEN<br>1 WOMAN         | <br>AVERAGE WAGE \$1400 PER YEAR  |
| 1 SALARIED OFFICIAL                  | <br>AT \$4000                     |
| 1 PROPRIETOR AND FIRM MEMBER         |  ?                                |

more nearly the number actually employed. There are also about 9,500 proprietors and firm members. From the proceeds of the industry the 12,697 salaried officials drew about \$51,000,000 for their services, or an average of about \$4,000 each. The 35,000 clerical workers, male and female, drew \$49,000,000, or an average of about \$1,400 each. The wage earners, with a little less than one woman for each two men, drew \$326,000,000, or an average of about \$1,170 each.

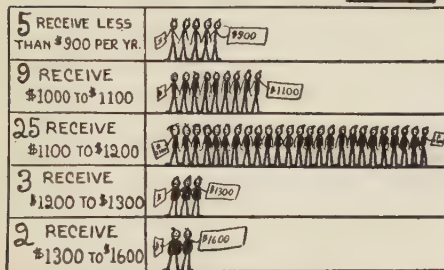
WAGES IN SOME SPECIFIC  
INDUSTRIES

That was for all industry for the city as a whole. What are the conditions in some specific industries and employments? First, let us take the textile industry. In 1919 a study was made of the Philadelphia textile industries. It covered 625 plants and 60,467 workers. It was undoubtedly representative of the conditions of that industry in an ultra prosperous year. Taking the industry as a whole, the average wage was \$934.16, or slightly over \$18.00 a week. As you all know,

the textile industry employs a large proportion of women. This study showed that proportion to be 55.6 per cent. Dividing up the wages into those paid to men and those paid to women, it was found that the men were receiving an average wage of \$1,200 a year, or an average of a little more than \$23.00 a week, and the women were re-

OF 44 UNSKILLED WORKERS IN THE CITY'S EMPLOY ~

COVERS  
4403  
POSITIONS



ceiving \$850, or an average of about \$16.00 a week. There was some variation in the different branches of the industry. The women's annual average wage varied from \$591.67 per year to \$955.00, while the men's ranged from \$1,061 to \$1,700. As the average for the industry is \$1,200 for the men, you can readily see that there was not a very large proportion paid at the \$1,700 rate.

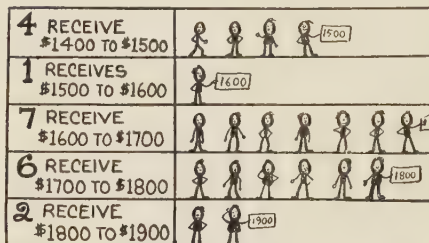
Next let us see what the city of Philadelphia itself pays its employes. Let us begin with the unskilled labor group. Of 4,402 *unskilled* laborers in the city employ, a full year of employment at the hour or day rate would provide incomes as follows:

|                    |       |
|--------------------|-------|
| Total              | 4,402 |
| Under \$900        | 525   |
| \$1,000 to \$1,100 | 891   |
| 1,100 to 1,200     | 2,520 |
| 1,200 to 1,300     | 319   |
| 1,300 to 1,400     | 2     |
| 1,400 to 1,500     | 108   |
| 1,500 to 1,600     | 37    |

But we usually think of the big wages which the *skilled* workmen pull down.

Well, let us take a look at them. We have records of 213 bricklayers, carpenters, painters and plumbers employed by the city. Their salaries range from \$1,400 to less than \$2,100. As there are only four in the group whose salaries exceed \$1,900, I shall give you the distribution for 209 of these skilled workers. For each twenty of them, four received between \$1,400 and \$1,500, one between \$1,500 and \$1,600, seven between \$1,600 and \$1,700, six between \$1,700 and \$1,800, and two between \$1,800 and \$1,900. For 1,685 skilled mechanics of various sorts employed by the city the figures show a range of salary from less than \$900 to more than \$2,500. All but

OF 20 SKILLED WORKERS IN CITY'S EMPLOY  
(27 BRICKLAYERS, 91 PAINTERS, 32 PLUMBERS, 63 CARPENTERS)



seventy-five of these positions fall between \$1,200 and \$2,000. Of sixteen such positions:

|                  |                     |
|------------------|---------------------|
| Four are between | \$1,200 and \$1,300 |
| One between      | 1,300 and 1,400     |
| Three between    | 1,400 and 1,500     |
| Two between      | 1,500 and 1,600     |
| Two between      | 1,600 and 1,700     |
| One between      | 1,700 and 1,800     |
| Two between      | 1,800 and 1,900     |
| One between      | 1,900 and 2,000     |

And, of course, in these proportions, there would be but one over \$2,000.

THE TOP WAGES IN INDUSTRY

A reference to those aristocrats of the labor world, the organized workers in the building trades, cannot be omitted. What are these men paid? For an

average year of forty weeks, which is considered a prosperous year for the workers in those employments, even the high hourly rates which are so much talked about, show the following yearly incomes:

|  |         |
|--|---------|
| Metal lathers . . . . .  | \$2,860 |
| Tunnel workers,<br>bricklayers and<br>tile layers . . . . .  | 2,640   |
| Elevator constructors . . . . .  | 2,332   |
| Sign painters and<br>plasterers . . . . .  | 2,400   |
| Slate and tile roofers,<br>stone masons and stone<br>cutters, wood lathers<br>and structural iron<br>workers . . . . . | 2,200   |

These constitute the highest paid workers in the building industry.

OF 16 SKILLED MECHANICS IN CITY'S EMPLOY  
(1685 POSITIONS TABULATED)

|                             |         |
|-----------------------------|---------|
| 4 RECEIVE LESS THAN \$1300  | ♂ ♂ ♂ ♂ |
| 1 RECEIVES \$1300 TO \$1400 | ♂       |
| 3 RECEIVE \$1400 TO \$1500  | ♂ ♂ ♂   |
| 2 RECEIVE \$1500 TO \$1600  | ♂ ♂     |
| 2 RECEIVE \$1600 TO \$1700  | ♂ ♂     |
| 1 RECEIVES \$1700 TO \$1800 | ♂       |
| 2 RECEIVE \$1800 TO \$1900  | ♂ ♂     |
| 1 RECEIVES OVER \$1900      | ♂       |

Other workers range about \$1,700 to \$1,800 or \$1,900.

In the metal trades even the union wages are not so good. A few of the top wages in the bakery trade, clothing trade, lithographing and electrotyping and for cylinder pressman are upwards of \$2,800 to \$3,000 provided the worker is employed the solid year.

If the aristocrats of the labor world have wages seldom in excess of \$3,000, what of the rank and file of workers? The State Employment office reports that common labor is now offered 35 to 50 cents an hour, or a range of wage from \$18.90 to \$27.00 for a week of

fifty-four hours. Continuous employment for a year at this rate yields an income of \$982.80 to \$1,404. Semi-skilled and unorganized skilled workers are offered wages which yield from \$1,400 to \$1,800 a year, provided they have continuous employment.

### AVERAGE WAGES IN INDUSTRY

Our statistics are not sufficiently detailed to enable us to say just what proportion of the workers of this city are paid at the various rates. We do know, however, from the figures printed in the Business Review of the Third Federal Reserve District, from the U. S. Census Reports and from the special studies which I have mentioned, that the great mass of our men workers receive a wage which falls between \$1,000 and \$1,500, and that the great mass of employed women in industry from \$800 to \$1,000. Every-child in Philadelphia by and large must be raised on incomes of that size, and that is the fact of moment which, I take it, this Conference wants to know.

### THE COST OF LIVING

Money is, however, not the real test. It is only valuable for what it will buy.

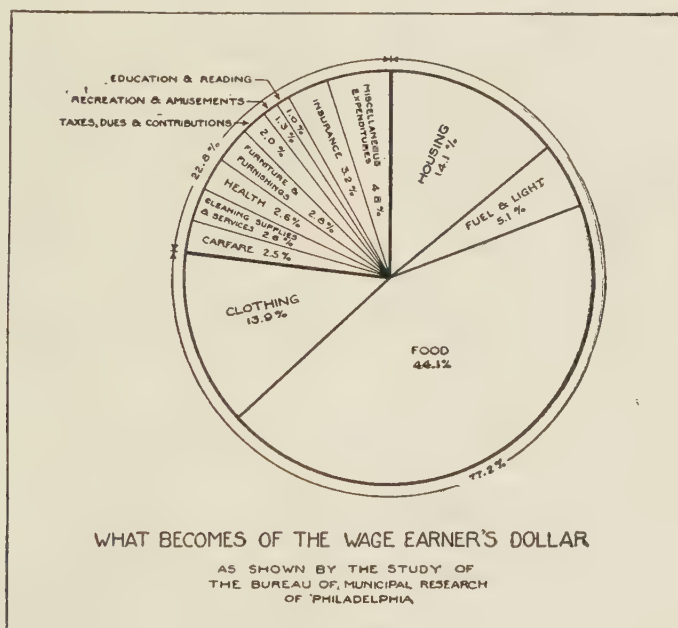
We are fortunate in having for Philadelphia unusually good figures on the cost of living. Our Philadelphia Bureau of Municipal Research has made a distinct contribution in the study of this subject. According to the last available detailed figures which are based on the prices of 1923, the minimum cost of maintaining a family of five in health and decency in Philadelphia was \$1,854.28. This total is distributed into the following principal items:

|                                 |            |
|---------------------------------|------------|
| Total . . . . .                 | \$1,854.28 |
| Housing at \$37 per month . . . | 444.00     |
| Fuel and light . . . . .        | 103.70     |
| Food . . . . .                  | 536.54     |
| Clothing . . . . .              | 354.37     |

|   |       |
|---|-------|
| Carfare.....  | 44.23 |
| Cleaning and supplies.....  | 49.60 |
| Insurance.....  | 58.23 |
| Health.....   | 47.41 |
| Furniture and furnishings....   | 50.57 |
| Dues, contributions and taxes..   | 35.25 |
| Recreation and amusement ..   | 22.99 |
| Education and reading.....  | 18.39 |
| Miscellaneous expenditures<br>(spending money, moving,<br>legal and funeral expenses) | 88.88 |

Since these prices were secured, the cost of living index number of the U. S.

ing that much, for they do not have it to spend. What solutions are our people adopting? Different groups adopt different methods. It is obvious that marriage is being postponed by a considerable proportion. It is also obvious that a large proportion of them are limiting the size of their families. The work of women and children pieces out the income in another group of families. And still others live according to a standard of living in which health, decency and self-respect are



Bureau of Labor Statistics shows advances which indicate that the cost for December, 1924, was \$1,923.08.

### THE UPPER AND NETHER MILLSTONE

And there we have the crux of the problem of the mass of people of Philadelphia. The wages of the unskilled worker yield from \$1,000 to \$1,400 and the cost of living amounts to \$1,923.

Obviously our people are not spend-

jeopardized. At this point I would remind you also of that strain which I mentioned in the beginning; that is, the intense stimulation of the desire to have things which can only be purchased with money. I sometimes wonder whether there is not far more danger of a social revolution caused by making people want intensely what they cannot buy, than of one caused by talking to them about theories of distribution.

### WHAT SOCIAL WORKERS SHOULD DO

Let us return, however, to the more practical phases of this situation as it relates to the jobs of social workers. Is it not now clear that the study of industry and its problems has the first mortgage on the concern of the community? And is it not the business of social workers to keep that point ever in mind? Professor Simon Patten, in his *New Basis of Civilization* raised twenty years ago a question which might be asked even to-day:

What wages must a workman have to be a happy useful member of the community? This and kindred matters are not vague questions to be answered by some preconceived theory; they demand an investigation which should take precedence over all inquiries into problems of relief, sympathy or betterment. For no relief or betterment is effective that leaves the person aided below the standard of his fellows.

The second implication in this situation is that those forms of education, which will enable people to maintain a fair degree of health and comfort upon very slender resources, will be of maximum benefit to them. If one has less than ten dollars a week upon which to feed a family of five, what should one buy with it? If one cannot afford an adequate house, what should one sacrifice—a living room, a bedroom or a bath? It would seem to be the business of social workers to advise wisely in that situation.

The third point to which I would direct attention is the well known but sometimes not clearly recognized situation with reference to expert service for the maintenance of health and the treatment of disease. It is obvious that the mass of our working population has no money to spend for high-priced medical service.

The fourth point seems to me of equal importance. How are we going to

counteract the pressure to buy what is cheap and tawdry, trashy and meretricious, and teach people who can have very little to *care only* for what is fine and beautiful? If one has a great deal of money he can experiment and make mistakes. If one has only a very little money, it is vastly more important that he should choose what he buys with extreme care.

The fifth point concerns itself with our ways of finding the gifted children born in families with incomes which make it quite impossible for their talents to receive proper development and cultivation. Certainly, for the good of all the rest of us, we need to take special pains to see that no real talent or genius is wasted for want of the very small amount which is needed to bring it to fruition. *You can raise and educate 2,000 geniuses at \$10,000 each, for the price of a battleship.*

The last point which it seems to me we must recognize is that in the household of Every-child of Philadelphia, savings for emergencies outside of the little insurance for burial expenses can be made only at the sacrifice of something vitally necessary for health and sanity. There is ordinarily no margin to take care of people in emergencies which arise from the loss of wages caused by many factors beyond the control of the wage earner. The people of Philadelphia face, therefore, the necessity of choosing between letting people suffer on the one hand, or helping when these emergencies occur. Perhaps I should say of *preparing* to help when these emergencies occur, for they come with fatal regularity. In a community such as ours we cannot wait until the emergency occurs, and then organize to meet it, if we would actually prevent severe suffering and distress. This lesson has, I think, been learned by the Jewish community of Philadelphia. It gladly offers the

benefit of its experience to the rest of the city. We have learned the value of preparing for disasters.

The economic work is only beginning in its study of the ways to prevent its great disasters, such as unemployment. Social work will have to go on at least until we have learned much better how to control our economic system for the good of all, and until we have mastered the much more difficult problems of learning how to develop citizens who will see that it is to their own interest and happiness to live in a community which cares enough to act on these matters.

In conclusion, let me quote once more Professor Patten, whose *New Basis of Civilization* I recommend that each one of you should reread, as one of the most inspiring contributions to social service in the last quarter of a century. Says Professor Patten:

There can be no permanent progress until poverty has been eliminated, for then only will the normally evolving man, dom-

inant through numbers and keen mental powers, force adjustments, generation by generation, which will raise the general level of intellect and character. And when poverty is gone, the last formidable obstacle to the upward movement of the race will have disappeared. Our children's children may learn with amazement how we thought it a natural social phenomenon that men should die in their prime, leaving wives and children in terror of want; that accidents should make an army of maimed dependents; that there should not be enough houses for workers. They will wonder that the universal sadness of such a world should have appealed to our transient sympathies, but did not absorb our widest interests. They will ask why there was some hope of succor for those whose miseries passed for a moment before the eyes of the tender-hearted, but none for the dwellers beyond the narrow horizon within which pity moves. And our children's children will be unable to put themselves in our places, because the new social philosophy which we are this moment framing will have so moulded their minds that they cannot return to the philosophy which moulds ours.

## Every-Child—What He Needs

By J. PRENTICE MURPHY

Executive Secretary, Children's Bureau, Philadelphia

THE normal wholesome needs of children, if understood and reasonably met by those in charge of them, would go far to solving effectively many of our unsocial situations, but this direct and simple pathway is unknown or lost to many who should use it. Children are the hope of the future. They are to-morrow in terms of to-day. Each child is the future. If "character is each man's destiny," the power of those who help to make it during childhood is certainly very great, and the interest of all those affected by it greater than can be pictured. What we desire through all of our future asso-

ciations is indicated in what we do with children to-day.

Day by day slowly, very slowly at times, gradually here, more rapidly there, in country after country mankind has shown a growing appreciation of the true values that are to be found in children,—values that are priceless in their import to their fellows. One of the great defects in the mental lives and therefore the character equipment of men and women is a lack of imagination and analysis—a disability or an inability to understand their own thoughts and actions and particularly to place right values on these manifes-

tations. The new pages of life which children provide for us may, if we desire, have written on them the very noblest purposes and understandings and when so written we advance to higher standards of living.

Children are really not understood or we as individuals and groups would not do or permit others to do those things which pass before us in daily review. Children present an array of positive qualities which must be understood if they are to be assisted to reach their greatest possible development for good and this is practically the ideal which we have set up for our civilization. Life is an ordeal to most adults. It is an adventure to children and this constantly different approach which children present in all of their activities and in all of their thinking increases the difficulties in their adjustment and development.

The perfect child does not exist, but children individually and in the mass reveal qualities of character, mental attitudes and developments, abilities and associations, which their surrounding adults seem not at times to understand, often misvalue and as often mistreat. One of the great and constant needs through life is the accurate and fair interpreting of one person to another. The child does interpret himself with great accuracy to his own associates, but he lacks a sufficient number of interpreters amongst the adults who come into his life. Yet great progress has been made in the new way in which more and more adults are approaching children. The discoveries of those rarely great men and women who have known and wisely loved children are bearing fruit. These leaders of the widening movement to a better understanding of children and hence to a meeting of their real needs, tell us many things about children of which the mass of adults are ignorant, yet they tell us

that without the knowledge of what children are, our planning in their behalf will at the best be chaotic and wasteful. The daily job of living now takes out of the lives of adults many qualities which it will be our hope can be carried into the adult lives of this and future generations. Sound child welfare is dependent on understanding adults.

#### ATTRIBUTES OF CHILDHOOD

There is a divinity about childhood that runs as a constant theme through all art. It is the one time when the individual is thought to be able to climb to unsullied spiritual heights. There is certainly a spirituality about childhood that moves us all, a subtle and almost unconscious weighing of the finest values to values not "heavier than a wing beat." The imaginative qualities of children have long been known but not understood. The play of a child's imagination with its quick darting, its unpremeditated thrusts, its heights and depths, presents that which cannot be caged, although it may be suppressed or lost. Children see life in terms of sound, of motion, and of color, and these are the elements which go into the making of poetry, of music, and the graphic arts. A sense of beauty as to all of these lives with them, although it may be repressed or concealed under layers of undesirable habits and unattractive attitudes. They are just to the point of cruelty. They show great skill and ability in judging other human beings. They are the true hero worshippers. They love to let their fancy roam without restraint when they are considering one to whom they are devoted. Allied to this habit of hero worship goes devotion and loyalty, and loyalty is one of the great cardinal virtues. They have a sense of humor. They are dramatic; with their imagination and their sense of beauty

they know how to do things in the grand manner. If in this mood they strike the stolid adult, trouble is sure to ensue. They are accurate in their observations. In this regard they are so literal as to experience real pain when they find someone varying in the details of an old and familiar story. They are restless. They are creative, and outpouring in their thoughts and actions. They are filled with the long, long thoughts of childhood, but these thoughts are being constantly and quickly directed at new objectives. Variation and change are always demanded by them, yet the quickest satisfaction comes through the simplest means. They are capable of the greatest concentration in the very earliest years. They react against complex things for they are the expression of simplicity.

In children, as with animals, do we find the play instinct least untrammelled. Play is a way of life—a school of education—an open forum for the display of every art and grace where the opportunity to play is granted. They develop a sense of privacy which is early shown in the thoughts and actions so successfully concealed from the adults about them. They love that which tests one's courage. They love the adventurous. That which is uncertain makes the best appeal. They are primitive in their blindness to the future. "To-morrow may never be, but the present we have" is their motto. Their points of interest in life are many and wide-embracing. They are the pledge as well as the evidence of the oneness of mankind. They are the fact-finding members of life. That the new thing may possibly be good just because it is new is an idea that runs through the life of many a child. They must needs protest against custom and tradition. They demand a reason for doing things and where the adult fails

to provide it, the search is taken up by the child. They give constant proof that in the truest and deepest sense we are religious. Their love, their emotional reactions and their thoughts strike great depths at times with all children and all the time with many.

They must make the experiment themselves. They find it hard to be spectators. They love repetition, but they hate drill and always vote for direct action. They require long years in which to mature their powers. They are in constant need of encouragement and to every observing person there is evident a struggle against lack of self-confidence—against a multitude of fears. These latter reach a formidable height and volume in the beginning adolescent years.

A child is a highly sensitized being. He can be made to crystallize or set when he should be plastic and free, and the loss to him because of this is difficult to compute. It is therefore necessary that we who are responsible in any way for his development provide him with the fairest opportunities for growth. We can see these things in a child or we can be blind to them. George Herbert puts it:

A man that looks on glass,  
On it may stay his eye,  
Or, if he pleaseth, through it pass,  
And then the heaven espy.

Thus the influences that react on a child take new values and perspectives to themselves, for knowing the child better we come to see how much he is getting out of, or losing, by reason of certain experiences. We come to understand how complicated is this job of growing up, how great is the danger that the mass of adults as they treat the mass of children may make mistakes. We also come to see that many things to which we formerly attached great values drop into utter insignificance or are viewed as positive dangers when we realize their true effect on childhood.

### THE BIRTHRIGHT OF CHILDREN

If this generation of children is to carry into the adult years the qualities which have been outlined, then there is need for an extension and perfecting of the forces able to protect and develop family life. Normal family life is the greatest single agent in the development of the child, hence an adequate wage which will act as an insurance against too early labor on the part of the child is a basic need. The development of health and the protection against disease, the enjoyment of good housing; training under school teachers who have personality as well as professional equipment, with classes limited as to size; opportunities for good play; access to and the possession of books; a training of the hands as well as the mind, will be considered essential. We have as yet only the faintest glimmerings of what can be done in the training of parents for their work. All those who must pass judgment on children who are out of sorts with their environment must acquire a new faith and a new sympathy in their work. We must see that the greatest gains are to be made on the basis of improving the environment of the child rather than taking him to an improved environment. Welfare agencies must be viewed in terms of a new set of values.

We now see, as all must see, that some work done by highly reputed agencies has really very little value or worth; is parasitical in its nature and must be changed or removed. The family, the school, the church, the social agency and the rest of the community are all one, interdependent, interrelated and jointly responsible.

The Millennium is not here. "There will continue that bitter savor which keeps the world wholesome, that harsh salt without which all would putrefy; those wraths and appeasements, that all in one; the unforeseen amid the changeless; the vast marvel of inexhaustibly varied monotony; that smoothness after an upheaval; those hells and those heavens." Yet it is also possible for us to see more children coming through to their productive years with fewer and fewer handicaps. It will be possible for us to put an agency like the juvenile court or a private charity in its proper place; to not over-evaluate its service, and to see, as the leaders of men have always told us, that if we provide out in the community those things which humanity, including its children, need for their right development, there is rendered unnecessary much of the costly superstructure which society has reared in the form of many specialized and non-preventive social welfare agencies.

## The Problems of Children as the Family Agency Sees Them

By ELLA H. MACKAY

Superintendent, Germantown District, Philadelphia Society for Organizing Charity

**T**O no group in the social work field should the problems of children be more thought impelling and action provoking than to the workers in the family field. To the family case

worker are presented first hand facts; children in the natural laboratory of their own homes acting and reacting; situation, personality and social contacts integrating; influences, benign

and harmful, striking antitheses and blending, beckoning from the past and reaching forward to the future; behavior trends lurking in the light and shadows of the past, of the present, and conceiving potentialities of the future. Here where nature has placed it, the child has roots, roots that reach tenuous fingers down into the subsoil of hereditary and past environmental influences, roots capable, moreover, of shoving up adventitious off-shoots into future generations. Transplanted the plant may flourish but, unless surface conditions become too bad, it will reach a more normal maturity as originally placed. To preserve its habitat, so to enrich its impoverished soil that sound growth ensues becomes a challenging, scientific task. To know each child, to see it as an entity and yet as a member of its own family group with that group's relationship to the community, should be the goal of the worker who deals with the family's problem. Whether or no, regardless of her skill and awareness, she becomes a factor in the child's development. If she be alive to the possibilities and responsibilities of her contact, she will not let the personality of the child become submerged in the pressure of apparently larger family issues; she will be alert to the problems of each as they contribute to the family picture and in themselves. In meeting these unfolding problems she must weigh carefully not only the child's immediate personal needs, but also those needs projected into the future, even going beyond his problems to those of his children.

#### FAMILY HANDICAPPED CHILD

All child training is based on the assumption that as a future adult citizen the child must be helped in the formation of habits that will make for

effective and wholesome adjustment to responsible living, despite personality or situational handicaps. Not infrequently to the family worker is presented the problem of parents unwise in relation to the child's adult life and future parenthood. Martin is a case in point. Fifteen years old, the only child of a neurotic mother and an invalid father, he has been subjected to whims and fancies. Because of his father's illness he has been obliged to go to work. His father, ambitious for him to receive an education higher than he himself had had, encourages Martin in his dissatisfaction with work; the "state owes him an education." The mother, considering Martin predisposed to his father's cardiac condition, excuses his failures to make good. Both parents wait on him. He is a bully and a tyrant. Looking back, we see that in his childhood, the father was the pampered son of elderly parents, the little brother of devoted sisters; scrutinizing the present situation, we find the mother terrified by the possibility of her husband's sudden death and already fearing the departure of her child through development into manhood; peering into the future, we see infantile dependence with inability to strike out for himself, an unwillingness to face difficulty, and if marriage comes, a tendency to make of it an egocentric concern rather than a partnership. The problem goes far deeper than the need of securing a job for Martin to which he will stick. Skilled vocational guidance may be needed, but back of that lies a twofold problem, that of educating the parents to a point of view, at once non-parasitic and wholesomely introspective, and of stimulating the boy to a virile honesty which, while recognizing filial responsibilities, will reach out normally for a full, well-rounded life.

## THE PRE-SCHOOL CHILD

Not only in forecasting future problems but in discovering incipient behavioristic difficulties in children of pre-school age, the family worker occupies a strategic position. Too often these are passed over as minor or usual disturbances, whereas need of parental guidance is indicated. Marion, aged eighteen months, cries incessantly. She terrifies her family by "getting blue in the face." She masturbates. She is greatly overweight. She comes of neurotic stock. Careful physical examinations make it possible for the case worker to begin a campaign of scientific neglect, of indicating to the mother the part her nervousness plays in the behavior of the baby, and of determining how far the mother's unsatisfactory marital adjustment is influencing her in her actions with the child. Separated from her mother, the immediate problems might be simpler and undoubtedly be attacked on a less complicated level. At home, the child's problem becomes a ramification of the family problem; it is symptomatic, pointing to more deep seated trouble. The older children are found to be repressed, already inclined toward self-pity, martyrdom and undue sensitiveness, developing ingrowing personalities that will sooner or later make for unhappiness. Until the parents, people of high standards, are brought face to face with the effect their restlessness is having upon a family outwardly happy and normal, and are helped, through mutual interpretation, to a more satisfactory adjustment to each other's needs, supplying the children with emotional outlets through social contacts in clubs and classes, the help of the family worker takes on the character of administering social placebos rather than pursuing sound diagnostic research.

Just as it is desirable for a family worker to know the health of a child before it is entered in school, to see that necessary vaccinations, etc., are performed, so is it advantageous for her to know the child's behavior trends and characteristics. If she be alert, she can learn much about the child and the life of the family in the child's reactions to school, to the sudden acquisition of multiple social contacts, to the unprecedented need of submission to an authority outside the family group, and to the interpretation given the family by the child, and in turn reinterpreted by the family to her, of the child's reception in the larger group. This is an adventure; is it welcomed as such or haunted by vague fears, unpleasant relinquishment of babyish dependence, selfish maternal holds? Martha, accustomed to adult companionship, entered school timidly but with an expectant thrill. She found it difficult to play with other children. She had never been taught to obey; even the discipline of a first day in the first grade irritated her. She cried. Her mother, resentful of the daily separation, pitied her, and kept her home a week. When Martha returned to school her mother accompanied her, interfering, explaining to the principal Martha's special needs. Again, Martha wept. Being under the compulsory school age, her mother withdrew her, and life for Martha resumed its former self-centred, adult-companioned round. In two years Martha must enter school, but in the meanwhile, her habits are settling harder in the mould of her misguided mother's forming. Work with the family is futile unless a solution to this problem of Martha's is attempted, involving as it does, not only her whole future outlook on life but that of her mother, and their mutual relationship.

### GIVING AID—WHERE AND HOW

So far we have omitted a problem that constantly puzzles the worker who is obliged to include in her case work technique the administering of relief, a problem that assumes perilous proportions in dealing with the adolescent. It is so easy to satisfy material needs, to gratify a growing child's eager, normal demands, if one has the funds, and so hard to keep a sane balance, weighing present good with far reaching effect on character. What ideas does an alert, human, developing child get regarding values if needs are satisfied extramurally, as it were, without family effort and sacrifice? When such help becomes necessary, how best may it be done; that is, how can the family and the child be given a feeling of partnership, of meeting their own situation as effectively as possible? And how far shall it continue? Somewhat conversely, how far should a young person be asked to assume responsibility for a parent's liabilities, human or otherwise? As in every other case work situation such a problem must be solved on an individual basis, with an intelligent scrutiny of the past, a conscientious study of the present, and an honest appraisal of the future.

### THE ENIGMATIC AGE—ADOLESCENCE

Probably in no age group are the problems arising from one-sided home management more acute than in that of the adolescent. Not only is the child sensitive to differences in his home, but he needs the dual supervision of both parents. A widow or deserted wife distinctly misses the father in the direction of her boys, even though she can claim no commendable traits in him. She often manages her daughters well, entering into their interests, but the sons are

sometimes enigmas. When she tries to inquire into their activities she seems to herself and to them to be nagging. Boy scouts and similar organizations partially fill the need, but nothing quite stops the gap caused by the missing father. The consciousness of this gap accentuates the mother's distrust of her ability to handle the situation and her fear regarding the boys' developing characteristics.

Frequently, the family, totally misunderstanding the vagaries, contradictions, and extravagances of the adolescent, complains to the visitor of the anxieties the child is causing. Often through a more complete picture of the child, the case worker is able quickly to gain an insight into the degree of the upheaval and through careful interpretative explanations to the parents to so guide the understanding that a happy adjustment is made or through finding wholesome outlets for the child, help it to make its own adjustment. If, however, there is little understanding on the part of the parents and the home environment is conducive to further instability, the problem widens. How far shall the case worker go toward keeping the family together? How possible would it be to separate the child from its parents? What ties can foster care supply to a child half grown that will carry over with sufficient strength to be strong anchors and stabilizing forces in its early adult life? If possible, it seems increasingly desirable not to separate the perplexing child from its home; rather, this child, often the oldest and forerunner of others, throws down a challenge to the family worker to stimulate the family group to better organization, more wholesome outlets, and wiser home management. Artificially separated from its natural group, the child may sacrifice to present good, future family ties with the common background of

struggles, affections, happinesses and disappointments.

### THE IDEAL WORKER

In suggesting a few of the problems of children encountered by a family agency, I have passed over the obvious ones arising from health, commonplace or unusual retardation, immorality in the home, neglect, etc. This paper is too brief even to suggest half of the more intangible problems that crowd the day of a busy worker. Any problem that can arise in any family anywhere is potentially a problem for her to face. Problems do not limit themselves to any age group; they interlace and interlock, dragging back and pulling forward. A family worker occupies a strategic position in relation to child problems; she faces the whole gamut of human experience, infancy to senility, ancestry, actual and to be, to posterity, present and potential. Ideally, she needs eyes that see, ears

that hear, perceptions that are keen, and understanding that is rare. She should know children, know child psychology, know what constitutes normal physical growth. She should know adult psychology. There is no panacea for problems of children. Each one is unique. The family worker, then, working in the child's natural field, must be a student. If, in the course of crowded days, she overlooks the personality of the children in the families she serves, she is performing only a small portion of her family job. Because of the pressure still placed upon her by the community to carry a heavy relief burden, she may, of necessity, close her eyes to many problems, but in her heart she says, with Shelley,

Hope till hope creates  
From its own wreck the thing it contemplates.

and some day she aims to open her eyes.

## Problems of Children as a Public Agency Sees Them

By MARY S. LABAREE

Director, Bureau of Children, Department of Welfare, Commonwealth of Pennsylvania

**P**ROBLEMS of children as seen by a public agency are really no different from the problems as seen by the private social worker: the health problem, the behavior problem, the necessity of adequate family life, the adjustment of the child to his family and to the community, a proper leisure time program, the need of character training and of adequate educational facilities, the great need of proper housing; all these are matters just as vital to the public official as to the social worker in the private society. No public official, therefore, can bring anything new to

the statement of what the problems are.

Being connected with a welfare department that does no case work, I can only give the viewpoint of the state official who recognizes clearly the problems met with in dealing with the individual child, but whose responsibility is rather for the community and how it is meeting its problems.

It is a very small community indeed that does not have modern methods of communication and transportation—the radio, trolley, telegraph and telephone; but how many of our communities, big and little, have still the ma-

chinery of 1850 with which to deal with the problems of delinquency and dependency?

### THE OUNCE OF PREVENTION

*Can communities develop a modern co-ordinated program to face those problems and will they develop it?* This is an important question and it will require the conscious effort of every social worker and of every social agency if an affirmative answer is to be given.

Our pioneer forefathers were individualistic folk; they wrested their living out of a hostile land. Some prospered more than others but not one of them was individualistic enough to disregard the value of team work when it came to an Indian raid. Because his farm was protected and well located a successful settler was not deceived into thinking that an Indian attack on a more outlying farm menaced only that family. He knew it was a signal that all settlers were in danger and he, with his children and all other settlers, made for the stockade. Because they knew the Indian was a wily foe they had built that stockade with care; it was not thick in spots and thin elsewhere—they had seen to it that it would afford complete protection to those who gathered in it. But I wonder whether, in modern times, when we are dealing with the enemies of social welfare, we realize that a breakdown in family life in the back alley is an assault also on the family wel-

fare of the most prosperous homes.

We have realized this more perhaps in health matters than in any other field. We have heard a great deal about the effect of bad housing on health, but there are many communities which are only just beginning to talk about its effect on character. We have heard a great deal about the malnutrition of children whose fathers get less than a living wage, but only the progressive group are beginning to trace the result of low incomes in behavior problems, and in broken homes; or to see in family maladjustments the effect of fatigue and undernourishment. Is it not high time to begin to talk about prevention and to study problems more from what we can do to forestall their occurrence than to spend all our energies in solving them after they have developed?

After all, it is only as we are interested primarily in every child and see our responsibility to every child that a concerted action and co-ordinated program is going to be worked out. That must come through a willingness on the part of every agency to measure its own policy, procedure and accomplishments with the community needs, which in turn have been determined by concerted study in which all agencies have co-operated. It is only in this way that we, in our social welfare work in this modern age, may build a secure stockade which leaves no loopholes unguarded.

## The Problems of Children as the Settlement Sees Them

By DANA HOW

Service and Camp Director, Christian Association of the University of Pennsylvania

**B**OTH the tradition and the philosophy of the settlement movement have resulted in the observation of children by settlement workers on the inti-

mate and natural basis of neighbors and in their every day and normal relationships. Social observations are extended with almost equal concern to

every member of the family, and few branches of social work witness more vividly and convincingly from day to day the habit forming processes both within and outside the home circle.

Poverty and ignorance are recognized at the start as general terms covering many of the more specific factors with which we shall deal. But we shall have to strike deeper to discover some of the causes that play havoc with childhood, conscious that the incorrigible and the juvenile law breaker are found among both the poor and the wealthy, only differently dealt with. "The child is not *the* problem; the major task is to alter his external world—distorted and perverted by social sanctions and social indifference."

#### HOUSING PROBLEM IN ITS RELATION TO CHILD LIFE

The settlement neighborhood child is introduced at birth to that bit of environment which is destined to play a major part in determining his whole life—the *house in which he is to live*. Reference has already been made to the housing problem and how it effects child life and we all recognize the aggressive efforts of the Housing Commission to bring relief and yet the process of branding and dwarfing our youth goes on with tragic persistence.

The city of Philadelphia allows thousands of its children to live in hovels fit only for condemnation proceedings. We ought to work out an application of the reversal of the theory of unearned increment which would provide that while on the one hand property owners profit by the growth of the city with accompanying social improvements, they should on the other hand be expected to take a loss on a dwelling which social changes and more advanced standards of sanitation have rendered inadequate and unfit. Some

day civic consciousness will be educated to see that it is good business as well as sound ethics and religion that no house shall be lived in unless it conforms to at least minimum standards essential to comfort, health and respectability.

#### WHY THE POOR ARE UNCLEANLY

A *chance for physical cleanliness*, although seemingly trite, is another important need of children in congested neighborhoods. A simple essential for health, it is for these children an intricate and almost unsolvable problem.

Of course one of the first needs of children is a chance to keep clean, to make cleanliness habitual and on a pleasure basis rather than sporadic and on a pain basis. The unavailability of the wash basin, hot water, the wash tub and privacy makes for habits of shiftlessness and laziness, robs children of their self-respect, breeds disease and breaks down general personal morale. Hence the desirability of an increasing number of public baths open winter and summer and within easy access of those sections with the least adequate housing facilities.

#### HANDICAP OF UNTRAINED PARENTS

Too frequently, also, our children find themselves beginning life with the handicap of parents unprepared for home-making responsibilities. This of course is true in every strata of life but particularly so in settlement neighborhoods. Proper food properly prepared and regular and orderly meals play a vital part in the physical development and habit forming processes of children. It is not wholly the mother's fault that she does not provide well-balanced meals; her stove is too small. On the other hand she does not know how intelligently to provide; the store and delicatessen are extremely handy, and being a victim of an earlier turn of the

vicious circle, her energies are badly depleted.

Neither are mothers prepared for training the emotional side of their children's lives. Absence of wise discipline in early years explains many of the delinquencies appearing later in boys and girls. That great character asset—self-control—is lacking in the majority of settlement neighborhood children because lacking in the parents. Self-respect and ambition are also seriously threatened, if not actually broken down by the dirt, confusion, frequent immorality and general hopelessness and actual want which surround them. It is no surprise that the sensitive mechanism of youth gives way to this grinding down process of home and parental deficiencies, but more wonder that out of those conditions children frequently emerge with most promising potentialities.

But surely the evidence from many sources is sufficient for us to insist that domestic science instruction shall be a required part of every school curriculum. Further, that somewhere in our educational system—school or church—the rudiments of home making and child caring shall be given the place which their direct relation to child development justifies.

#### RESPONSIBILITIES TOWARD PRE-SCHOOL AGE

In the mean time, while we are in the process of adequately training a generation of parents, special provision should be made for the proper care of the children of pre-school age. Many of these are left to shift for themselves, particularly when both parents work, with a resultant piling up of social liabilities to be carried later on by governmental or private agencies. Large families complicate the situation, for children then of necessity are regarded as assets—to be put to work at the

earliest moment to supplement the family budget—instead of being considered responsibilities calling for the highest devotion and sacrifice. The lay mind must in some way be made to see the awful precision and social costliness with which the law of the “solidarity of generations” is working out. To-day's problems would then command more than passing attention and human needs would take precedence over political expediency, church controversy, and tradition worship.

Stepping out of their homes settlement children discover that society has sanctioned a neighborhood development in which their needs have played no part. No green spaces, nothing beautiful, plenty of filth, even immediate safety in doubt with increasingly crowded streets. Where is the chance for these children to live their childhood lives? Hence their early maturity, their worldly wisdom far beyond their years.

More playgrounds adequately supervised? Yes. Garden plots? Yes. Undergroundsewage? Of course. Alley-approach court yards condemned and ripped out? Of course. Why wait for fire, disease or a Delaware bridge to force action? Are we asking for luxuries for our thousands of children? I think not, merely for the minimum requirements of what aspires to be a Christian civilization.

Our underprivileged children also need a more wholesome, helpful and worthy example set for them by adults. I refer to two situations wherein we have grievously erred and for which children must pay the most severely:

#### INFLUENCE OF PRESENT-DAY EVILS

First, the application of the principle of political reciprocity, to the exclusion of justice, in our lower courts and the consequent loss of all respect for the dignity and fairness of judicial proce-

ture in general. Not long ago two members of our minor judiciary addressed three hundred boys and men and the thesis of their talks can be summed up in this statement: "If any of you boys get into trouble and get picked up and brought before me, I'll take care of you." This is harmful habit-forming propaganda for children and cannot be excused just because it comes from the lowest grade of our court system. It's more damaging because it's true, and children know it's true and begin to look upon it as legitimate procedure. We are perpetuating a dangerous heritage.

Second, adult stubbornness, selfishness, indifference, greed, call it what you will, as it has been reflected in our attitude toward law-enforcement and the Eighteenth Amendment has been more costly both physically and spiritually to the child life of this city than one dare measure. The increase in juvenile crime, of youths in rôles of bandits, of bootlegging by school children, is directly traceable to adult example. It is an outstanding evidence of pagan standards still enduring in a civilized community. God help men who can sacrifice youth in such wholesale fashion and break down in the coming generation faith in and respect for a social system based on law and order.

The hopeful sign in the present outlook lies in the fact that the battle lines are being drawn and men and women are being placed under the banner to which they by their activity avow allegiance. It will soon be more generally understood that Reds and Bolsheviks are harmless as doves compared with the bootlegger in evening clothes or ready mades, the hiptoter who would besmirch every wholesome recreation hall, the under-cover saloon, the home brewery, and those who claim exemption from the working of the law be-

cause of their social position. This group of adults from wide extremes of economic and social position have joined hands in the common task of satisfying greed and stomach at the expense of the welfare of children, homes and institutions.

#### EDUCATION ALONG ALL LINES

Settlement neighborhood children need more and better education. Handicapped at the start with little encouragement and no help from home, they require more individual attention and direction. An all-year school session with a summer schedule adapted to the season and supplemented with summer camps with programs correlated with the school curriculum is surely an ideal to hold before us. Certainly if we are going to look to a higher grade citizenry we must make it possible for all children who pass carefully determined tests to secure the equivalent of a high school education including training in trades, going to the point even of subsidizing the family budget if that is necessary.

Through the joint effort of church, synagogue and school, children need to be protected from religious intolerance and racial antagonism—to be rescued if you will from the provincialism of narrow adult minds.

Up to a certain age children of all types play with one another free from any consciousness of differences. Then suddenly from father or brother or neighbor the first seed of intolerance, of religious clannishness or race distinction is picked up and we see children being gradually conformed to conventional attitudes toward their former playmates of different skin, faith and country. These new feelings of our children are nourished and vitalized by cliques, gangs and secret organizations with widely advertised narrowness, and through witnessing daily in their own

communities demonstrations of bigotry and class strife.

Stating it affirmatively, children of every social strata need sane, practical religious instruction in the home. I see too many young people sent out to face life minus that strongest of all anchorages—an attitude toward life founded on a right attitude to God. Intelligent instruction in religion as a live, workable part of every day life, linked indissolubly with morality and stripped of all trappings of creed and dogma, will do more to equip the child for successfully combating his social environment than any other one factor.

In this program of laying character foundations the school and church must play an increasingly large part. The advanced conception of education as a character building process needs to be more generally recognized; also that the curricula of preparatory schools or higher institutions that fail to make provision for the training of the emotional life in boys and girls are not measuring up to social and individual

needs. Hundreds of thousands of children are without religious training of any sort. They need it despite any matured indifference to the subject we may have.

### A COMMON BROTHERHOOD

While these larger processes for ameliorating the conditions which surround child life are developing, much constructive work can be accomplished along all lines if more of the choice spirits of our privileged group will cast their lot in with those who live in our congested areas. Working under the direction of trained men and women who understand the mind and heart of their neighbor friends, the "East Side" children will imitate the fine, cultural qualities of the "West Side" and the "West Side" will come to recognize the heroic and lovable qualities of their new "East Side" friends until, in the words of Cannon Barnett, founder of our settlement movement, "both sides are lost in a common brotherhood."

## Every-Child—Where and How He Plays

By ELSA UELAND

President, Carson College, Flourtown, Pa.

A CLIPPING from a morning paper notes an incident, by no means unfamiliar:

### Boys Smash Windows Arrested for Hurling Stones Through Germantown Homes

Residents in Germantown were aroused about 1 A.M. to-day by the shattering of windows in various homes.

Investigation by police revealed that the damage was done by two boys who hurled stones. They were arrested after a chase of several blocks. . . .

And another all too familiar bit of news is the following:

Last year (1924) there were killed in the streets of Philadelphia by vehicles, 106 children (under 16).

Last year (1924) there were injured in the streets of Philadelphia by vehicles, 3591 children (under 16).

These two current items of news give us part of our background in considering "Every-Child—Where and How He Plays."

## WHAT IS PLAY?

Most of us think and act as if play were a mere ornamental scroll on the cornice, and not the very foundation stone of our building of life. We have that attitude as citizens when we regard the "three R's" as a first requirement, and play as an incidental. Or as teachers, when we talk of the curriculum as fundamental, and all "extra curricular activities" as mere superstructure.

One might recall that not many years ago orange juice and vegetables for babies and very little children were considered "fancy notions," while now we understand that unless little children have fruit and vegetables to eat they will have rickets. Similarly we are learning that unless children of all ages have wholesome play, and plenty of it, their minds and spirits will be ricketic.

In a general way we think of two clearly different aspects of childrens' play:

(1) There is, first, the serious, effortful, learning play of little children, repeated over and over, in getting acquainted with the world about them. We all have a mental picture of a favorite baby first seeing a bright ball hanging from a string, hitting and watching, hitting and watching. Or a few months later, when he has learned to throw, of every block or doll or teddy bear being thrown out of his pen, down the stairs, off the table, out of the room, until this process of throwing seems thoroughly mastered. Or perhaps you can recall some youngster absorbed in getting acquainted with dirt. Not only nice clean sand in civilized sand boxes, but gutter dirt by the curbs of Lombard Street, a child filling an old tomato can and emptying the tomato can, and filling and emptying and emptying and filling during the hours of the

morning. Or you remember your own little girl playing with water, daintily with a doll's teapot, or wetly with a full sized watering can, pouring the water in and pouring the water out until all the surroundings are thoroughly and delightfully soaked. Or the soap suds experience: soap suds in the bowl, on the floor, in the air, all over the room. All experiences of intensely vivid acquaintanceship with the world, the elaborate repetition showing what a serious business it all is.

Most doll play is similarly a learning process, though perhaps more concerned with the social than the physical world. If we think for a moment of ourselves as adults seeking through the theater and the novel a kind of understanding of ourselves, and the "slings and arrows of outrageous fortune," in this complicated social world, getting in this way some perspective and meaning for our own experiences, we may realize what many children get from dolls.

Perhaps it is only a clothes pin or a bit of a nail that serves, because imagination supplies all the drama for which the least bit of real experience gives basis. But the heart of the matter is rehearsal of experience in dramatic play. This child has his tonsils out in the hospital. Next month he is playing doctor with his dolls, living through the experiences of doctor, patient and parent, over and over and over again, until he has reached an adjustment to what has happened to him, an understanding or acceptance of it. Those of you who have read Dr. Freud's *Beyond the Pleasure Principle*, will have noted with interest his comparison of the "compulsion to repetition," on the part of some of his patients, with the necessity for repetition always characteristic of childrens' play. It is part of our drive for mental adjustment to the expe-

riences which come to us, which is another way of saying it is part of the learning process.

Children have thus learned to know about the physical world they live in, and to adjust to the social world of which they find themselves a part, through *play*, long before the invention of the alphabet; and *play* is more fundamental racially and socially than reading, writing or arithmetic.

(2) The other aspect of play is quite different. This is *release* from education, or at least release from the tensions and demands of present life into activities that are simpler.

Our great games of baseball, football and tennis, are games of running and chasing and hitting and throwing at a mark. Those boys in Germantown were throwing at a mark and then racing for home. Obviously baseball would have been a safer channel for the same impulse, but the streets of Germantown offered no adequate chance for the expression of this primitive life, so big a part of those two boys who were arrested, as of every other boy in Philadelphia.

Why do children all climb trees, or want to, both boys and girls? The only answer I know is that trees have been climbed by the human animal for a great many thousand years, and whether we see youngsters to-day swinging from one tree to another, or on modern playground apparatus, swinging from one trapeze to another, the dullest of us is transplanted to the ancient arboreal world. *Monkeys!*

I think of one of the favorite games of my own girls (its name is a trial to any teacher of grammar): "Lay sheepie, lay," which means hiding behind shrubbery, spying on the enemy, shouting secret signals, and racing for home and safety. It is the life of the Indian, perhaps—at least the more primitive life—a release from the tensions of good

schoolroom and home behavior, and the complications of modern manners.

What are the great recreations of us as adults? Still the ocean and the woods; for fishing and hunting, from Nimrod to Roosevelt, have been the great releases for vigorous man. We do not seek recreation and new life in the Turkish bath, however restful that may be, but in primitive hardships around the camp fire, for the camp fire will release the souls of all. Yet in our streets at night we see boys making little bonfires which must forcibly be put out. Dangerous, of course, and against the law. But these boys and girls want the camp fire just as does every other human, big and little, present day members of a race with a long, long past.

A release from modern tensions and complications, through old, simple, primitive ways of doing things, this is a fundamental need of life itself, for children, for young people, for all of us.

You remember *The Pit and the Pendulum*, Poe's story of the man who lies in the prison chamber with the walls closing in upon him. I feel about child life in the city as if our city walls were similarly encroaching. Shutting out the woods and streams and the chances to explore; shutting out the green fields and the chance for wide play and freedom; covering up the good ground and all the growing living things with pavement; choking, through too little space, so many delightful activities of home; as if the great buildings and pavements of the city were like the very prison walls described by Poe, crushing in upon our children's lives.

## PUBLIC AND PRIVATE PLAY FACILITIES

Many good people in Philadelphia have seen this inevitable city growth, and have tried to secure for the city's children a chance to live a normal child life—which means a normal play life—

even in the midst of this vast metropolis.

The College Settlement started a playground in 1892, and is just one example (though I believe the first one) of what our settlements are doing and can do, for the play life of our children.

I will not say anything about the Graphic Sketch Club of Philadelphia more than to mention it as a unique and distinguished organization, known by us all, which gives to young people a remarkable opportunity for play expression in fine art form.

The Smith Memorial Playgrounds are also known to all of us, and are of national significance because they demonstrate in a way so challenging and inspiring what can be done even in very small areas in the most congested districts.

And we all know the Playground Association of Philadelphia which has been a constant leader, teacher and demonstrator of how play can be brought to the children of Philadelphia. Their noon hour recreation work in an industrial center, and their operation of a summer playground in the private school yard of the Friends' Select School last year, are present day demonstrations of significance. This Association has played a large part in leading the efforts of many individuals and organizations who have finally secured city action in establishing our public playgrounds. It is our principal educational organization for play.

The great public play organizations in Philadelphia are of course:

(1) The Bureau of Recreation under the Department of Welfare, which is operating *over forty* different recreation centers,—the famous "Waterview" and "Happy Hollow" and "Tip Top" and all the rest of them. And we all know that Mrs. Carmichael is in charge of these play centers, responsible to Di-

rector Grakelow, of the Department of Welfare.

And (2) The Board of Education, now operating *thirty-one* year-round playgrounds, and *over one hundred* vacation playgrounds, right on school property, under the supervision of Miss O'Neill, who again is an important member of the Department of Physical Education headed by Dr. Stecher.

Thus, as I say, Philadelphia is rich in distinguished effort to give children the play opportunities which they need. And yet there is very much more to do. We must not forget the 106 children killed last year in the streets, the 3591 children injured last year in the streets, most of them children who had no other place to play.

#### SOME IMPORTANT RECOMMENDATIONS

Though this paper must be brief, I wish to present elements from three separate reports—recommendations as to their own work from three separate agencies in Philadelphia—that seem to me very important, if as responsible citizens we are to think constructively and collectively upon how to bring the play opportunities which they need to the children of Philadelphia.

(1) The first is from the Bureau of Recreation, whose leaders have been asking *salary increases* for the staff, favoring a system of regular increment each year up to a certain maximum. A report prepared by the Playground Association of Philadelphia for Director Grakelow, points out that leadership of a recreation center is a *teaching* function, and that the same principle of salary increases which obtain in every public school system in the country should also apply to the leadership of public recreation centers. A recreation leader is worth more to a neighborhood during the second and third and fourth year of his experience, than during the first, and ought to be paid accordingly in

order to be retained. In other words, we tax payers should think of them as we think of our public school teachers.

(2) The second is from the most important committee of school superintendents the country over, now under the chairmanship of our own Superintendent Broome, the Commission on the Curriculum of the Department of Superintendence of the National Education Association.

The increasingly broad view of function, now held by the public schools, is illustrated in this report. Let me quote two or three sentences:

. . . The public school curriculum is a reflection of the life and progress of society. Its revision, therefore, will occur as often as progress occurs. A static school is not possible in a dynamic civilization. . . .

. . . Through its public schools, America is endeavoring to pass on to its youth all that has been found best in the past: the knowledge, habits, skills, attitudes and ideals most useful to individual and national life at present. . . .

. . . An active principle which is now coming to be recognized in the selection of content is that of utility in a broad sense. Will the inclusion of a particular topic or subject increase the effectiveness of the individual? Will it influence life for good? Will it build character? . . .

In other words, if we wish our children to have play, and know they should have play, then to secure adequate play opportunities is both the legitimate business, and should be the organized purpose of our whole public school organization.

(3) The third is from an annual report of the Smith Memorial Playgrounds. We may well be interested in asking what are the activities of these privately run playgrounds. The report proceeds to answer:

A kindergarten!

Manual training classes!

Community singing!

Educational moving pictures!  
Dramatics!

The old line between playground and school, is it not a very thin line indeed? Mrs. Valentine with private money is making possible experiences for a small group such as we wish every child in Philadelphia could share; is using private funds to offer manual training and library and game rooms on Saturday when most public school shops and reading rooms and gymnasiums are closed.

#### PRECONCEIVED IDEAS MUST GIVE WAY

Are we so rich in opportunities for children in Philadelphia that we can lock up any place that really could be used? Are we so rich that we can allow the wonderful Waterview Recreation Center to be used by only a handful of tiny children during the long hours of the day, just because of a preconceived idea that nine to three is a sacred time for classroom work and only that? Are we so rich that we can afford to lock up our public school gymnasiums and many of our school yards after mid-afternoon? Or are we very poor engineers?

These three reports I have cited together because they all show the relation between *play* and *education*. The greatest books on play express the same conception. Joseph Lee entitles his book *Play and Education*. Mr. Curtis entitles one of his, *Education Through Play*.

We lose sometimes when we make too fine distinctions, and we gain when we think of the living needs of children in larger terms.

Perhaps we are reserved about the public school as a great play agency, fearing the pedagogues' tendency to stultifying routine. But a school playground can be lead by just as vital a personality as heads up any city playground, or Boy Scout camp for that

matter, if we all only agreed that this is a proper responsibility for the school to take.

We would all rather live in Philadelphia than in Detroit. Yet in Detroit, the great fourth city of this country, every school is being equipped with a gymnasium, and a play yard which is used by a different group of children every hour of the day.

We would all rather live in Philadelphia than in Pittsburg. Yet in some of the most crowded schools of Pittsburg there are public school rooms used for what they call their "Community Activities," at one in spirit with Mrs. Valentine's Northern Liberty's Play House.

We would all rather live in Philadelphia than in Gary, from where I came. But, though Philadelphia with all its industries has no greater problems and difficulties than Gary with its steel plants, I wish everyone here could see a school yard that I know in Gary. A school of 2400 children on a five-acre plot, and right by the sliding board where streams of children slide all day, there is a robin's nest you can almost touch, and a family of little robins being brought up in full sight of every child who goes down the slide.

Children need not be destructive to animal life, nor to growing things, nor even to windows; for they can learn to care for and cherish if they only have a chance.

Is it not another problem of engineering? We may compare it to that of the great river of the Nile in Egypt. Is that valley to be made a waste? Or is it to be made one of the most fertile regions on our earth?

So with this impulse, this need, this drive for children to play. Is it to be destructive of windows in German-

town, and of great numbers of lives in Philadelphia's city streets? Or is this spirit of play to lead to the finest possible social life for all our young people in the future?

The problem is so vast in a great teeming metropolis like Philadelphia that every available resource must be used. Our private agencies need more financial help. Let us back them with all we can afford. Our Bureau of Recreation needs a larger appropriation for salaries. Let us give them our support before City Council and our fellow tax payers. Superintendent Broome is asking Council to establish community playgrounds near every public school so that "children will have full use of the center in the day time and the working man use it at night." This type of co-operation is illustrated by the Warren G. Harding Junior High School in Frankfort, and is the beginning of far-sighted social engineering. For once our public school and city resources are used to the full and in co-operation, and the play problems of Philadelphia will begin to be adequately met.

Not long ago a man was imprisoned in a Kentucky cave, and every available resource in the country was offered in the desperate effort to free him from this imprisonment. The children of our intricate cities, all walled in by pavements, are similarly being suffocated and stifled unless we can be united in gaining for them the freedom of normal play life which is essential. We must use every available agency, and every available open space, and bring to it, not a narrow, pedagogical, classroom spirit, but the fine free spirit of constructive play, if we are to make the city of Philadelphia a fit world for the bringing up of children.

# Where and How the Child Plays

By SAMUEL S. FLEISHER

President, Graphic Sketch Club, Philadelphia

THOSE of us who know the congested sections of Philadelphia realize that while we justly can boast of being a city of homes, there are still living conditions in certain sections of Philadelphia that need prompt attention. It is hardly necessary to describe to an audience of this kind the many courts where one still finds surface drainage, the single hydrant, and lamp post; homes tenanted by many families, and rooms overcrowded beyond the danger point with inadequate lighting and ventilation. These are the forces that drive children to the streets, where they find pool rooms, cigar stores, sensational moving pictures and dangerous dance halls. Tinsel recreation which, unfortunately, they mistake for gold. What is being done to better these conditions or develop the child along better lines? We seem willing enough to care for the dependent and delinquent when unfortunately it is too late.

What the world needs to-day is the care of those that are well, and the adoption of measures whereby they will be kept well. To keep normal lives sweet and clean, these seem to me higher and more usual activities than even the noble work of relieving affliction. If there are homes in which a normal child cannot possibly spend its evenings, it would seem to me the duty of society to provide a better place. For as we fail in this to that extent do we imperil not only our own safety, but the future safety of our country. It is difficult for one of us to put ourselves in the places of children who go hungry, who move and have their being amidst surroundings the gloom of which can hardly be exaggerated; but such condi-

tions exist. There is scarcely such a thing as a totally depraved child, one in whom the spark of reason does not burn—a child that would not respond to the influence of culture and refinement if offered in the way of music, flowers, pictures and kindness. When these influences are brought into life in our most receptive years the effect will be pronounced and lasting.

## FLOWERS FOR A FLOWERLESS CITY

All children are alike and would play in practically the same way if given the opportunity. Unfortunately, however, in the congested sections of most of our large cities, children suffer from want of cultural influences; their play is undirected and they are deprived of the things they crave. They find no flowers, little or no good music and nothing to satisfy their craving for pictures. All children are passionately fond of flowers, and in this connection let me tell you of a most interesting movement called "Flowers for flowerless Philadelphia." Booths are installed both at the Pennsylvania and Reading Railroad stations. This coming summer we have a promise that an additional station will be erected near the Parkway to reach the automobile traffic, so that people from the country can bring their flowers in the morning and deposit them in dozens of buckets filled with water. On each day at three o'clock the various institutions collect these flowers and distribute them in their neighborhoods. Some thirty or forty institutions were supplied with an abundance of flowers last summer, and the movement is gaining such headway that it stands fair to become a national one. Many

of those living in the suburbs of Philadelphia have promised to set aside portions of their gardens to grow flowers for "Flowerless Philadelphia," and we have had the co-operation of the Boy Scouts, Girl Scouts, Camp Fire Girls and other groups. Many of the large cities have followed our plan and with similar successful results.

#### EXPERIENCES IN THE FIELDS OF ART

Nearly every child loves music, and it will not be long before Philadelphia musicians carry their music to the hearts of little ones who cannot by force of circumstances leave their neighborhoods, even to hear the Municipal Bands. The Music Settlement School of Philadelphia is doing a noble service, and the Graphic Sketch Club of that city invites its members, young and old, and its friends to attend chamber music recitals every Sunday afternoon in its beautiful Art Sanctuary, formerly the Church of the Evangelists. These recitals are free of charge. The artists have been carefully selected from the Philadelphia Orchestra and other important musical groups in quartets, trios and song recitals. Any old organ grinder with his broken down organ finds a ready audience, but the child must have something better. All children can distinguish between good and bad music, and without any real knowledge of music they would leave the hurdy-gurdy to follow a good band. As a matter of fact, they often lose the way out of their neighborhoods marching back of a band. The same applies to their love for flowers and pictures.

The picture is the natural concrete expression of thought. It has no limitations or boundaries, it is known the world over from the savage tribes to our most advanced civilization, and I believe that every one of us in childhood has at sometime endeavored to

create a picture. Place into the hands of a child a crayon, pencil or piece of chalk, and if it cannot satisfy itself with a little drawing the result spells discouragement, and the child regards its hands as troublesome and disobedient. The divine spark of culture burns every where, and if discovered, many who have fallen would likely have found the righteous way.

Wonderful experiences have been made in testing the appreciation of art in children who have been deprived of all such joys. On one occasion a settlement worker was invited to bring a group of fourteen children from what she termed a neighborhood where children would be least responsive to cultural influences, as basket ball, baseball and other sports here held sway. These children were taken to a large room filled with works of art from all parts of the world, and where practically every cabinet stands open without lock or key. The worker stood aghast when, with but a few words of caution not to touch anything, since their hands were not yet trained in that direction, and a child might have crushed an ornament from sheer fear of dropping it, the door was closed. In less than five minutes the door of the museum was opened to find, what was formerly a noisy, shouting gang, all on their tip toes whispering to one another, some in front of a cabinet of carved ivories, others enchanted by the mysterious glow of the rock crystals, the beautifully colored silk brocades, the enamels, and even the Greek and Roman glass had made its friends in this little group of inexperienced art lovers. There was something in this room to please every taste; everything from a simple, well colored vase to the finest of glass and pottery, and works of art. The experiment was a simple one but I would have no fear in placing into the hands of any child from the street a

piece of art, other than the danger that might happen by placing a flower in those same hands. He would not throw it away, would not drop it, but out of sheer love might crush it in his hands.

Unfortunately, some of us still feel that Art does not belong to the people, but is aristocratic, intended for a selected few, when as a matter of fact it is the most democratic thing in the world; it knows no limitation, as to power, other than to interpret and to execute. It knows no country, race or religion and often drops its choicest blessings where least expected.

#### WHAT PHILADELPHIA IS DOING

It might interest you to know something of the School Art League, which was organized last year and is in a flourishing state. Its members are school children who belong to the art clubs of the high and junior high schools of Philadelphia. Its purpose is:—

- (A) To develop and promote an appreciation of beauty in the schools of Philadelphia and vicinity and to enlist the co-operation of all those interested in art or education.
- (B) To plan and make possible for the members opportunity for advanced technical training and for the discussion of art objects.
- (C) To collect and exhibit works of art in the schools of Philadelphia.
- (D) To encourage visits to museums, art galleries, and historical places and monuments.
- (E) To co-operate in arranging plays, school pageants, fashion shows and other school art activities.

The time has come when "Competitive Esthetics"—must be recognized as we have in the past stressed "Competitive Athletics."

Realizing the cultural value of the School Art League, the Art Alliance is planning to give it a permanent home, and for this purpose a garage in the

rear of their property will be converted into galleries, club rooms and an auditorium.

Another movement of considerable importance for the young people of Philadelphia is the launching of the Circulating Picture Club which promises to be a factor in bringing the very finest of art in the way of painting to those who possibly could not afford to own a fine painting. The membership dues to the Club will be \$10.00 a year, which entitles one to have in their home a painting, etching or engraving for two months, thus allowing a member six canvases during the year. The best artists are co-operating with us in the thought of possibly—ultimately—effecting sales, and are placing nominal prices ranging from \$10.00 to \$300 on their works of art. The average price we figure will be about \$75.00. I know of several instances where parents have signified their intention of taking out membership for their children, in the thought that they can select their own paintings for their rooms.

Within a few weeks arrangements will be made in the Philadelphia schools to have displays for inexpensive home furnishings. Lectures and discussions will be held and illustrations will be given to show how uninteresting rooms can be rearranged to make them attractive.

#### FROM DARKNESS INTO LIGHT

I am a firm believer of bringing the influence of art whenever and wherever possible into child life. Referring again to the section of Philadelphia where living is congested and the streets are bad, we find children hopelessly groping in the dark for the right kind of recreation. All children would play alike if given the opportunity, but play as every thing else in child life should be directed. Here we see little groups gathered about a cigar store

window, possibly gazing at a worthless picture; further on another group is getting what enjoyment they can from a broken down hurdy-gurdy. Others playing in the street with makeshift toys—a child endeavoring to fasten a wheel on a little soap box or trying to fly a kite in a little court where not a breath of air stirs; some throwing stones. Back of all this is real energy going to waste, through sheer undirected play. Surround these children with examples of love, truth-and-character

building influences, direct their hands into constructive channels; give the child the thrill of seeing its own hands do something constructive and worth while, and you prove to the child that the hand can be, with a mind and heart, made to do something worth while. If it does not produce a great picture it can at least record and can do something that will please. When he first takes his little picture under his arm and goes home, we know we have won out.

## Every-Child—What He Needs and What We Have to Offer Him in Education

By DR. BENJAMIN C. GRUENBERG

Managing Director, American Association for Medical Progress, New York City

WHY are we concerned with the needs of Every-child? It is because we have been nurtured upon the magic word of the 19th Century—democracy. In protest against the doctrine of divine right to rule, to abuse, to exploit, democracy emerged from the tyranny and brutality of preceding ages by violent revolution. It denies superiority to lords and kings, and asserts the equality of all men. Whatever is virtuous and of good repute in the noble of all time, that democracy claims for all men. Whatever is desirable and worthy, whether material or spiritual, whether as indulgence or as honor, that democracy seeks to make available to all.

The ethics of democracy is the categorical imperative: *What is sauce for the goose is sauce for the gander.* Our conduct must be so guided that our acts should be approved as suitable for all under like circumstances. We cannot tolerate one law for the rich and another for the poor, although we may

conceive one law for the blondes and another for the brunettes.

The unpardonable sin of democracy is discrimination—a word that once implied understanding and appreciation. In education as in government we have tried to avoid discrimination. We have tried to make our schools be all things to all men, women and children. For example, we use the same primer to teach the reading of English to adults of foreign birth as we do to introduce our native infants to the art brought from the East by Cadmus.

It is in all ways fitting that in this land of freedom and opportunity education should promise success to Every-child, for that is what Every-child needs. In monarchies they have heirs apparent, and heirs presumptive, and heirs sinister or what not; but in this country every boy is a potential president, without regard to family history or social graces or economic status. Look at Andrew Jackson, look at Abra-

ham Lincoln—and look at some of the others.

Between forty and fifty years ago the population had grown so large that nearly every boy old enough to sell newspapers was able to figure out that while one fellow's chance of becoming president was about as good as another's, the chance for any individual was too small to bank on; and we had to seek elsewhere for symbols of success. It is interesting and significant that during our four or five generations of democracy we did not until almost yesterday discover for ourselves what is worth while for Every-child, or for men and women. All these years we have proceeded on the assumption that the great virtue of equal opportunity for all was that it enables every child to rise to the top and become president, or that it enabled every person to sell cheaper, or make more money, or drive faster, or outdistance the whole world in some other way. Success meant doing what others are doing, only more so. That is to say, we have neither lived consistently on the theory that all are truly equal, whatever that means, nor allowed each individual and the community to make the best use of our inequalities. We have rather developed a doctrine regarding human relations and human values which seems to-day to threaten the interests of Every-child and the purposes of democracy.

This doctrine holds: first, that success means a competitive advantage, and second, that it is open to everybody. If the first part of this were true, then in the nature of the case the vast majority of our children are doomed to failure in advance. The consolation that we give to the losers is hardly ingenuous, when we say to them collectively, "You could have won too, if you had run a little faster, if you had tried a little harder, or breathed

a little deeper, or skimped a little closer."

#### NARROWING INFLUENCE OF COMPETITIVE ATTITUDE

Our schools have been operating on substantially the same assumptions as our political and economic ventures: namely, that everybody can do what anybody can do, and that success consists of beating the others. In school, recognition and distinction have come only to the superlative. It is not enough to spell well, it is necessary to spell best. One can pass with sixty or seventy per cent, but one remains quite invisible except at the head of the class or the foot. Moreover, there is implied a perpetual reproach to all except the leaders for being below the top. If we do manage, through improved technique, to raise the level of Every-child's performance, there is still failure and disgrace for the majority, since the relative positions remain about the same, and it is only the relative position that counts. We seem never to have realized that we have made it more interesting for many children to go to the foot of the class, or to disgrace themselves notoriously than to break their hearts trying to do the impossible. As in the competitions of business and the rivalries of social display, success is reserved for the record breakers.

In our sincere effort to put the principle of equality into practice we have made of the school a machine for the identical treatment of all children; and so long as the school remains such a machine we must continue to reap failure with its concomitants for most of the children. A narrow range of requirements limits school success in the first place to the comparatively few children whose interests and capacities are similar to the interests and capacities of the teachers. Identical proce-

ture for all children eliminates in the second place those who may have interests and capacities for scholastic work, but whose individual methods and rates of development are different from those envisaged by the teacher. And finally, it is only the best that counts, since the competitive attitude is attached to all activities and continues through all the grades. So far as concerns the schools, whether considered as an agency for training or as a means for separating the fit from the unfit, the majority of children have failed miserably; they cannot meet the demands made upon them at all, or to a satisfactory degree.

#### FAILURE AND SUCCESS HABITS

We already know, of course, that one can become a pretty good citizen and a fairly prosperous one without brilliant school achievement. What harm is there then in the failures accumulated during the school period? The harm is of two different kinds. In the first place, it discredits the school with too many people: it is the school that has failed, and with many who have overcome the first handicaps there still lingers hostility toward school and schooling, so that it becomes difficult for the school to enlist the support and help which it needs to fit itself for better service in the future.

In the second place, the failure with the individual child is too often a permanent one. It shows itself in lack of self-confidence, in suspicion of authority, in envy and hatred of the successful ones, in mental depressions, and in anti-social attitudes. All this is quite apart from any concrete gain in the way of knowledge or skill that the individual may or may not have acquired, and quite apart from the burden of cost due to repeaters and other evidences of inefficiency in our management of children. I am speaking now

only of the effect of failure of many children to meet the approval and recognition which our competitive conduct of schools reserves for the select few.

We know to-day that there are in our population vast numbers of individuals of normal abilities who are nevertheless failures; and we know that failure is a habit. We know also that success is a habit. But this habit is not to be acquired as a result of exhortation and competitive stimulation. We ought to be able to see that these methods must produce more failures than successes. Every-child needs to experience success, if he is to get the habit, not merely have it dangled before him as something to pursue; that may serve for asses. Moreover, he needs to experience success because only so can he come to have confidence in his own abilities and undertakings, only so can he come to have satisfactory relations with others. But Every-child must experience failure, too; for only so can he discover his limitations, only so can he discover what is worth his trying for, and what is better left to others, only so can he acquire due respect for the achievements of those who play different games.

#### THE RIVALRY APPEAL

It is not to be assumed that the school has arbitrarily imposed its competitions upon the child, nor that business has somehow arbitrarily imposed its competitive attitude upon the school. This thing we call competition seems to arise spontaneously in very young children—during the second year, as a rule—and shows itself as jealousy or envy. We have to accept it as one of the elements in that well known but poorly understood human nature; we have to use it constructively so far as we are able; it does no good to deplore the fact that human nature in-

cludes this possibility. On the other hand, rivalry is nothing to glorify as the sole or chief basis for incentive and stimulation to human achievement, for it is not that. It is something to accept and to guide; it should not be repressed, but neither should it be cultivated out of due proportion.

One of the earliest uses that we make for Every-child of this competitive attitude is in suggesting for him a great variety of activities. Whatever performance brings to a possible rival favorable attention will make the child attempt to do the same; he must do the same to preserve his self-esteem. This is on a par with the performance of a child, who at a very early age ate some detested spinach which the mother had threatened to bestow upon another child. Similar episodes have been reported from other states, and even from other continents. The child is incapable of making comparisons, or of seeing others make comparisons, without intruding his own ego into the situation. To the untrained mind, the immature spirit, *different* means always *better* or *worse*, nicer or uglier, liked or disliked. Therefore, whenever the child sees himself contrasted or compared with a possible rival, he feels the satisfaction of being approved, to the discredit of the other, or the resentment of being disapproved to the glory of the rival; and there can be no compromise.

When the child gets into the larger group, he receives more suggestions of stunts to try; he gets the satisfaction of succeeding in some, but his pride is often wounded by his failing in others. Where the teacher or other guide is content to praise success and to ignore failure, Every-child can discover within himself new capacities; and he can also discover that some specialties are not for him. Through this trial and error method, Every-child can get not only the satisfaction of excelling others, but

what is quite as important, the satisfaction of admiring others. This is possible, however, only where the variety of activities and materials for experimenting is sufficient to insure for Every-child an opportunity to succeed and to draw upon himself the approving or admiring attention of others. Any child who fails in all trials, who sees others get ahead of him in every stunt, never learns to admire; he learns only to envy and to hate, and eventually to disparage the performance of others. He is left starved and athirst in a land of many but sour grapes.

The appeal to rivalry has been used increasingly by all grades of schools not merely to stimulate the individual child to maximum effort, but also to arouse loyalty to the group. This is a legitimate instrument for the socializing of Every-child's relations to others. It seems to me, however, that it has not been used sufficiently, and altogether too much.

This appeal is used too much where it leaves with most children a permanent attitude of rivalry as an ultimate criterion of values. Every-child should be given an opportunity at some stage in his development to learn that there are many differences between individuals, between groups, between performances, between values, that are in no way invidious. Our excessive exploitation of rivalry in group contests almost never brings the child to such realization. This failure shows itself in our spiritual provincialisms, our narrow partizanships, our perverted patriotisms. We visit a gallery, for example, and ask the guide to show us the most beautiful picture; we ask the librarian for the greatest novel or the best magazine, for the best poem or play; we ask the lecturer to tell us who was the greatest scientist, or perhaps the greatest man; and the editor must inform us which is the best summer resort in

the state or the best religion. We turn to culture in the hope of learning which is the best style of architecture or the most beautiful music. This pursuit of the best, this cult of the superlative is no indication of our opulence; it does not imply that we have already passed beyond the second or third best. It suggests rather our poverty of imagination and appreciation, our lack of standards, and our acceptance of rather crude quantitative measures of value. There may be some relation between the length of a poem and its other virtues; it is the length alone that we can measure. A psychiatrist tells of a man who became the bass drum in a band because his sense of inferiority stood in the way of his achieving a distinctive place in his community; with the drum he could make more noise than anybody else, and so redeem his self-regard. No questions are asked as to the value of this noise; it is enough that it is a superlative noise.

#### DANGERS OF SUCH APPEALS

We use the competitive feelings too little when we allow them to remain attached to values that are relatively unimportant instead of drawing them on to higher levels of appreciation, and when we allow them to remain attached to primary groups instead of extending them to larger and more significant relationships. Too often Every-child comes out of such experiences with very keen enthusiasm about the outcome of contests, but with very little concern in the refinement of performance. Whether it is in athletics or in bouts, in chess or in golf, the interest remains too often that of backing the winner. There is a story of a Persian prince on a visit to one of the western capitals; every effort was made to show him the best there was for his entertainment. One morning the master of ceremonies announced that they

would go to the races. "And what are the races?" asked the inquiring potentate. The master of ceremonies explained. The prince did not wish to go to the races. "In my country," he said, "it has been known for a long time that some horses can run faster than others."

Many thousands of people in this country can be warmed up almost any summer day, or depressed, because the baseball team that won wore pink and green Sox instead of yellow and purple (I am not sure about the exact colors); we are not concerned with the business and political deals that exploit our enthusiasm—not for the national game, but for the betting odds; not for our loyalties, but for our childish attachments to a symbol or a name. We compare census figures for the largest village in the county, but are not concerned with the kind of people or with the kinds of lives they live. We scan the papers eagerly to find out who paid the largest income tax in our town; but we are not greatly concerned about the methods by which largest incomes are obtained. In the same way we are sensitive to adverse criticism of our family, our town, our party, our ward; we are apt to feel that our innermost loyalties are affronted by a reflection upon the esthetic qualities of the state capitol. We resent all such criticism and seek to silence it. Most of us have not discovered that it is more important to remove the cause or occasion for criticism than to remove or silence the critic. In some countries it is high treason for a citizen to entertain the thought that something in the land falls slightly short of perfection.

Every-child needs to learn to be jealous wisely, to be jealous of honor, let us say, rather than of prizes and ribbons, to be jealous of his country's honor rather than of her prowess or power. He must learn some time to

forego spinach, for which he doesn't care, even if others get large quantities of it! On the other hand, he must learn to take it however much he dislikes it, if it seems to be needed for the community's health, for example. Education in rivalry is far from complete until Every-child is prepared to sacrifice honors and labels for the larger and the lasting welfare.

The dangers that lurk in the conventional appeals to rivalry are apparent on all sides. Winners are limited by too easy success to a cheap conceit and complacency. "When I succeed," says Zarathustra, "I ask myself, Have I been playing with loaded dice?" Having no need to try strange feats, we acquire an affectation of contempt for the achievements that diverge too far from our own specialties; this is true, for example, of the greasy grind's attitude toward the athlete as well as of the latter's attitude toward scholarship. It is as true of the regard which the successful business man and the bohemian artist have for each other. All this makes for mutual distrust and for absence of sympathy. On the other hand, as already noted, are the byproducts of habitual failure—inferiority complexes, the affectation of disdain toward conventional values, envy of the successful, with bitterness and hostility toward the group.

Every-child, then, needs to experience both failure and success in his competitive relations with others; and he must have opportunity and guidance to help him transcend those childish rivalries that he will experience without our assistance. What have we to offer him?

#### HOME ATMOSPHERE NOT ENOUGH

There is of course the home, which, as everybody knows, is a most powerful agency in molding character. I think that it is fair to say, however, that the community cannot safely

abandon Every-child to such education as the best home can furnish, without deliberately supplementing it with other instruments. For one thing, the number of children in the best home is rather limited; and part of Every-child's need is to become acquainted with many different individualities. For another thing, the number of adults in the best home is also rather restricted; and Every-child needs directly as well as indirectly the ministrations of a considerable number of more or less expert specialists. We realize, for example, that the mere physical upbringing of the child calls for pediatricists and dentists and common physicians, with occasional aid from orthopedists and orthodontists and orthodietition and other straighteners. It is only the best of homes that have such aids at easy command, or that even know when to send for the doctor. On the side of education, which includes all the influences that will make Every-child the sort of adult that he eventually becomes, the needs seem to be growing more urgent, whereas their manifestations are always rather obscure; even the best of homes is not to-day equipped to recognize all the needs and to turn to the source of supply. But with the best of intentions, finally, Every-child has not assured himself the best of homes. Every-child is not to be blamed for this situation; neither, if we can help it, is he to be penalized. Indeed, we cannot disregard any child without risk of injury to the rest. And that is a very comprehensive reason for the community taking serious concern to meet the needs of Every-child. It will avail the best of homes but little to insure to their own children what modern science and thought can furnish, and leave the others to shift for themselves: sooner or later a certain proportion of these sheltered and cultured and civilized chil-

dren will become adults—and they will have to deal with and live with those makeshift others.

#### RECOGNIZING THE INDIVIDUAL

The first thing that the modern school, as the community's educational agency, can offer Every-child, is a frank recognition of his individuality. In spite of our worthy traditions, which have served a very useful purpose during the past hundred and fifty years, we are not "born equal." From whatever angle we approach the facts, there is no getting around them; no two children are exactly alike. This the leaders in our schools have already discovered. Let us understand this. When we speak of leaders in our schools we sometimes mean the forward looking, inquiring, experimenting men and women, whose understanding and thought are years in advance of our routine practice. But we sometimes mean the men and women who are officially in charge of our school machinery. It is very fortunate when these two groups are identical; but there is no necessary connection. And for the present we intend the former group when we say the leaders. We have had enough experience now to learn that the prevailing forms of group instruction and of school organization insure to Every-child all the evils of competitive stimulation and direction, with very few of the benefits, in addition to tremendous waste and inefficiency. Incidentally we have discovered that much of our difficulty lies in the tacit assumption of certain kinds of equality among children; we can offer to make amends by henceforth considering Every-child as a potential personality, instead of a probable Robot.

#### WHAT THE SCHOOLS ARE DOING

Concretely, what does this imply? It means in the first place that from

his initiation into the mysteries of education Every-child must be offered the widest possible range of experiences, and the freest possible choice among them. The kindergartens and the Montessori schools and the more modern infant schools have shown us, in contrast to the more formal schools and nurseries, and in contrast too with the best homes, that Every-child has resources for activity, for invention, for ingenuity, that are commonly left fallow. I do not mean that Every-child is talented in the older use of that term, but that each normal individual has capacities that are worth cultivating, although most of them may bear no direct relation to earning a living. And in recent years it has been repeatedly demonstrated that even the so-called essentials of education, the tools of intercourse and computing, the basic knowledge which we want all to have in common, can be better transmitted when individual differences are recognized than they can when such differences are ignored, as they are in the traditional and standardized school organization.

We are already offering greatly enriched curricula in spite of the earnest and vigorous opposition to fads and frills; we have wide ranges of electives, especially in the upper grades, and considerable freedom of choice. We also offer very many extra-curricular opportunities, from the lowest grade to the highest. We have all sorts of handwork and art, shops and laboratories, music and dramatics, excursions and assemblies, projects and public performances. What more could we offer Every-child?

A second need, concrete enough though rather elusive, is the procedure of the school. Every-child must not only get his education out of the material that he manipulates most effectively and satisfyingly; he must get it in

his own way, and at his own pace. Experience shows that here also the needs are quite compatible with what is feasible; it is actually possible to allow each individual to go his own pace. We can offer this, just as some schools, some public schools even, have already offered to install chairs and tables of assorted sizes, to match the measurement of Every-child, instead of making all children use seats and desks of standard uniform dimensions.

In the third place, closely related to the procedure but still more difficult to grasp and standardize, is the attitude of the teacher to Every-child's initiative and activity. We should acknowledge the child's effort and performance on their merit, first of all regardless of what others do. The child's growth must be in terms of his own past performance, his achievement quotient in terms of his ability. We must of course discover norms for groups, just as we must discover the child's individual capacity; but comparisons need not be odious because they need never be invidious. There is available abundant incentive without constant appeal to what others have done. What is more difficult is for the teacher to accept the child's efforts and experimentations without prejudice. We must offer Every-child teachers who are themselves individualities who refuse to be caught in the grind of the machine. After all, most of us do not know what is worthy, or safe, or proper, except as we have learned what is worthy, or safe, or proper. Yet the progress of society no less than the salvation of the individual depends upon Every-child being free to find out new activities, new thoughts, new modes of expression that are worthy and safe, and eventually also proper. In short, we must offer Every-child the opportunity to do and be not *the* best possible, but *his* best.

What remains of value in our democratic tradition is not that we give Every-child a standardized school program identical for all, without discrimination, but that we discriminately give Every-child the opportunity, the counsel, the guidance he needs for becoming the most useful member of the democratic community that lies within him—but always himself.

We recognize that there are limitations upon individualism that are inherent in the nature of the world we live in, and in the nature of human relationships. We have made the mistake of assuming that these limitations can somehow be met by the restrictions, prohibitions, rules and regimentations which constitute so large a part of our education to-day. Let us, out of consideration for the needs of Every-child, offer to reopen the question without prejudice. For example, how true is it that the more thoroughly we drill Every-child under our influence in the ideas and ideals, in the vocabularies and the values, in the prejudices and the principles, if you will, which our grandparents imposed upon us, the more certain is it that he will never be himself, or that he will not fit into the life of his times ten or twenty years hence? This is another way of saying that in our zeal to transmit to Every-child the best that has been accumulated from the past, we must realize that the best is not a body of doctrine, or standard practice, or a routine of culture and propriety. The best we have so far is a point of view, a way of attacking problems, a look into the future, a confidence that the infant of *homo sapiens* will be quite as competent an organism in the middle of the 20th Century as he was a hundred or a thousand or three thousand years earlier—which is considerable.

# Pre-School Development and Education

By DR. ARNOLD GESELL

Director of Psycho-Clinic, Yale University

**W**HEN does education begin? When the child enters school, takes up his primer, and spells out his first reading lesson? No, this is a very far cry from his first lesson. Long before he is able to lift a book and hold it steadily before his eyes he has had a multitude of preparatory lessons to master.

When he is a tiny infant he cannot "see" a book, nor hold even his own head steadily. At four months he can perceive a book, should one be placed near him. At six months he can reach and grasp it. At nine months he could bang it or put it into his mouth. At twelve months his pleasure would be to tear out its leaves. At eighteen months he may adorn its pages with scrawls and scribbles. At two years he may be ready to look at some of its pictures. At three years he may be interested in one of its short and simple stories. At four years he may be able to turn its pages; he will then perhaps respect books sufficiently to permit them to rest safely on their shelves and not use them as toys or building blocks. But we scarcely expect him to have much spontaneous concern for those rows of ink lines that we call printed words. You see he has so much else to learn, that this part of his education is well postponed two or more years. He must or should learn to speak before he learns to read; he must learn things before he learns symbols; he must acquire all sorts of motor, moral and social control before he is ready for the primer.

## IMPORTANCE OF PRE-SCHOOL AGE

School teachers call the three R's the fundamentals; but even these fundamentals must rest on a deeper founda-

tion of life lessons which can be learned only in the home and nursery. And when you seriously count up all of these preliminary life lessons, and measure their psychological significance, you come to the startling conclusion that the most important part of the child's education is acquired before he is even admitted into an elementary school.

This, of course, does not mean that we ought to close our schools and academies! There is enough left for them to do. We wish to suggest, however, that they could do infinitely more, if we sent them somewhat higher grade, better educated recruits. Get your child ready for school is a new slogan on which we can hang a new philosophy of education, which will recognize the developmental value of the pre-school years, and use them more farsightedly for laying the foundations of mental health.

It is literally true that the mind develops more rapidly in the pre-school age than at any other period of life. In early infancy this growth is so swift you can almost see the increments from week to week and month to month. And yet this miracle of mental progress is so much taken for granted that we are in danger of missing some of its marvels and of forgetting its educational significance. In fact we are in danger of thinking that the mind just grows anyway, and that we do not have to worry about educational problems until the child reaches school age.

The growth of the mind is in reality no more predetermined than the growth of the body. Both of them need healthy stimulation, wholesome diet. Just as the early growth of the physique can be improved by hygiene,

so can the early growth of the mind be improved. The mental welfare of the pre-school child is not something which may be left to unaided Providence or to careless neglect. Even young children should be held up to certain minimum educational standards.

We know altogether too little about what these standards should be. We have standards for weight and height; but very few for achievement, conduct, mental health. And if there is anything which is not satisfactory in the child's behavior, we are too readily inclined to believe that he will outgrow his difficulties.

The intelligent parent carefully follows the growth curve of the child as indicated by inches and pounds. She wants her child from infancy to make consistent gains. Although mental growth cannot be measured with the same precision, it is equally desirable that we should have behavior standards or educational standards which will help us to keep the child up to his par.

#### STUDIES OF THE YALE PSYCHO-CLINIC

The Yale Psycho-Clinic has for several years been interested in this problem of standards of mental growth in children of pre-school age. Accordingly we have made a series of studies of some 500 normal children at ten ascending levels of their development, —at one, four, six, nine, twelve and eighteen months and at two, three, four and five years. Fifty children were studied at each of these levels to determine their significant characteristics with respect to motor ability, language, general intelligent behavior, and personal social behavior.

This investigation has furnished us with an outline of the progressive stages of normal mental development, and given us some preliminary conception of what a child "ought" to be at these stages.

Through a series of motion pictures we have recorded certain phases of our study of pre-school children, designed to show both the scientific and practical significance of the earliest stages of growth. The infant's mental growth is so swift, so elusive, and withal so familiar, that its true wonder tends to escape us. This film is probably unique in the youthfulness of the principals who enact the drama. The youngest subject is just one month of age; others are four months, six, nine, twelve, eighteen months, and two, three, four and five years of age. These children appear on the screen in the order of their ages; and thus the spectator gets a sequence of cross sectional views, which build up a cumulative impression of the speed and richness of development in infancy.

The mind does not prove to be too intangible for representation on the screen. The psychologist through his observations and experiments studies the mental factor by recording and measuring the objective behavior. This motion picture is a record of the behavior of normal children in various situations which portray their psychological maturity and capacity. Nearly all the pictures are closeups and reveal the details of the child's characteristic reactions to the psychological test situations which are used to measure his development.

The one-month old babe blinks but cannot even hold up his head; the four-months babe gazes at a one-inch cubical block placed before him but fails to pick it up; the six-months-old infant seizes the block with executive directness and puts it to the mouth; the nine-months infant bangs it against a cup in combining play; the year-old subject unwraps it from a paper covering; the eighteen-months youngster stands on his own feet and builds a tall tower of blocks; the two-year-old assembles a

pile of blocks with deftness; the three-year-old builds a bridge of them; the four-year-old, a more difficult gate; and the five-year-old caps the climax by reproducing from memory a complicated stairway model presented by the examiner. And so the reactions to the building blocks furnish a cinema summary of the child's mental growth. These reactions and many others have been studied in several hundreds of children at the Yale Psycho-Clinic and have been standardized into behavior norms for developmental diagnosis.

The cinema shows the subjects responding to various psychological tests. A vigorous nine-months-old baby spends a tantalizing minute on the screen in a persistent and finally successful attempt to pick up a pellet with a fine pincer-like prehension. A year-old boy places a block in a form board. A four-year-old captures a psychological fish in a motor co-ordination test.

One of the chapters in the film is entitled, "The Evolution of Man." This is a graded series of children's drawings, which are projected on the screen in dissolving sequence and show the ascent of man from a primitive scribble to a boldly executed kindergarten creation of the human form.

The motion pictures were made in the psycho-clinical laboratory. The mothers co-operated at every turn and it was found that the children were neither frightened nor distracted by the grinding camera. The youngest infants were blissfully unaware, and the older ones were too interested in the psychological test situations to do anything but attend to the task in hand.

Although these reels were the outgrowth of a scientific research, the scenario includes glimpses of the practical work of a psychological clinic and

of a baby welfare station, and indicate the importance of keeping the total development of young children under systematic supervision.

The cinema cannot, of course, make the psychic essence of the mind visible on the screen. It serves, however, to sharpen our perception for the psychology of infancy, and to inform our faith in the dynamic importance of early growth and education.

#### WORLD PREMIUM ON PRE-SCHOOL CHILD

Since the war the world has begun to place a new premium on the physical and mental life of the infant. Within the past five years, England and America have both manifested a growing concern in the education of the pre-school child. The British Parliament has given legislative encouragement to the establishment of nursery schools for children from two to five years of age, whose attendance at such a school "is necessary or desirable for their healthy physical and mental development." A comparable nursery school movement has taken root in the United States, and it is certain that the whole pre-school period of childhood is gradually coming under some form of socialized, educational control.

This does not mean that we must presently congregate all of our pre-school children into institutional nurseries. The great problem is to assist the home and the parent, not to displace them. The natural and the basic agency for the educational nurture of the pre-school child is his own home, with his own father, mother, brothers, sisters, and even his own grandparents. To make that home most effective in rearing the child for which it was really created, is a durable social problem.

# Every-Child—How He Develops Spiritually

By MRS. ELLA LYMAN CABOT

Boston, Mass.

THE subject I have chosen is almost a continuation of a talk I gave at Providence about three years ago to the National Conference of Social Workers on the general subject of the religious life of the child. Within that very great subject I shall simply take examples of what it is in the experience of children that leads to spiritual development and, in cases of wrong-doing, to spiritual conversion. I am going to take illustrations from four different points of view.

## I

The first of these is what I might call *Spiritual Development through Sympathy*. How frequently does one come up in school against the utterly discouraged boy or girl. Just the other day a girl came to me and told me that she had failed in five out of seven of her examinations and that she had failed so badly there was very little hope. I had been her teacher in ethics and I agreed that there was very little hope for her in the academic line. However, I said to her (because I felt hopeless of success in scholarship):

Your failure does not much matter. Academic success is relatively unimportant in life; but a failure is an indication of *direction*. It says you are trying to go here, now that is a mistake, go this way.

Then I added:

You are the type of girl that I know has an interest in and desire for becoming a good nurse. That is about the best thing anybody can be, a good, sympathetic trained nurse, and perhaps this particular failure will help to turn you to that other direction.

Well, her face has been blossoming since then. She had thought herself a

total failure. She sees now that she may still be a great success.

As a very different case of sympathy and one that led to spiritual reform, an example came to me directly from the lips of the girl herself. At nineteen, she told me a story of her childhood when she was perhaps six or seven. Like many of us she had been stealing. Has not almost everybody stolen something at some period of life? This child had wandered out into the kitchen one day in search of food and there she saw on the table eleven cents. A great desire for candy came over her and she borrowed this eleven cents. The cook came in and said, "Where is that money?" The child hastily hid it and the cook went away, the child saying vehemently, "I have not got it, you can search me all over." When the cook had gone out she picked up the money, went to the shop and bought her candy. Then, a very interesting thing happened psychologically. She got all the candy she wanted for six cents and the clerk gave her back a five-cent piece. She wanted to have candy, but the surplus money which she recognized was not hers worried her more than the original theft. She went to the playground but could have no fun. She gave away all her candy and wandered back slowly to the house. Her father met her, his face looking almost anguished. "Is this true what the cook has told me? Have you taken that money? Then it is my fault. I have failed to bring you up aright. Sit down in the dining room and I will ask the cook again." He then gave her a chance to quiet herself. She sat down, knowing she would be obliged to tell. She had no impulse to lie to

him, and when he came back she confessed at once. Now comes a very important point psychologically. He told her that her punishment was simply this: She was to take that money, and wrap it up in a piece of paper, put it where it would always be in sight, and write on it: "I stole eleven cents," and sign her name. "Oh, it was awful to do it, she said, "to really write it and sign my name." She said she remembered wrapping the nickel in a little scrap of newspaper and putting it in a small red tea-pot on the mantelpiece. It stayed there for a year or two and then one day she looked and it was gone.

The point of that story is twofold. First, her father's taking the burden of her fault. "I failed, I failed," he said, and she remembered the rest of her life that he had lifted the burden of her guilt on to his own shoulders. The second point and one that brings out some things I want to develop in another sub-division is the question of record. I have the impression that to *record* what you have done in the way of wrong-doing may in many cases be the greatest help in overcoming your fault. I have sometimes wondered whether there would not be far fewer casualties if everybody, who through negligence had a motor accident and hurt somebody, was obliged to have painted on the back of his car, "I have injured six people." "I have killed two children." "I have broken somebody's arm."

## II

The question I want to take up next is *Spiritual Development through Record and Planning*. This has been done very well in the Concord (Mass.) Reformatory by Dr. Guy Fernald, a wise psychologist and doctor. Young men under twenty-one are sent to Concord from the courts. They are young in-

deed but often fairly hardened, and the motives of fear or regret are already ineffective with them. Dr. Fernald makes them record in full their wrong deed. Then after talking with them, he tells them to make in writing a definite plan of how they are going to improve; what they are going to do the next day, the next month, the next year. His results are remarkable.

This approach to spiritual conversion through record is equally valuable with younger children. An interesting case is that of the little son of a friend of mine, a boy of about eight or ten, who had a very sudden and violent quarrel at school over a piece of putty used in modeling. He and a girl wanted it at the same time. She was a big girl. She lifted him up ignominiously by his belt and swung him around her. It hurt his dignity terribly. He began to fight and struggle. The teacher came in and separated them, and the child was taken home in disgrace. He had a wise and very philosophic father, to whom his mother appealed: "What ought we to do, Henry?" The father retired to his study and prepared a written paper with a series of questions. He told the boy to go to his room and answer these questions with absolute truthfulness, that was all. The questions were something like this: First, "Can you give a fair and perfectly truthful account of what happened this afternoon without blaming anyone?" The boy wrote, "Yes, I will try to." After that was done, the next question was: "Whom do you want to be like when you grow up? Do you want to be like King Arthur? Do you want to be like Jesus?" The answer was, "I want to be like you." The third question: "Do you think acting as you did in school to-day would make you become like someone you admire?" Only one answer to that, "No." To the next

question: "Why did you blame the other person?" the truthful little fellow replied, "To escape the worst part of the scolding, I guess." And then came the final question: "What punishment should you decide that a person who acted as you did ought to have?" And there the answer was: "You and mother decide." The next day the father went to the school and in a speech he was making he brought out the dangers of quarreling and applied it to the World War.

### III

I am going to take next a different type, the *Development of Character that comes through Interest*. The range is enormously wide, but I will purposely take a very small though a clear interest, that of a boy of eleven, in playing cards. Small as it was, the interest was his own and so reformed him. He was a boy with a very good mind, who had been much spoiled at home. I have never known him to come to a meal without commenting on, criticizing and rejecting the food. He was never tidy, though sometimes his necktie would be in his pocket if he thought you would ask for it. He was self-centred and self-willed. Yet he was a just boy with an unusually thoughtful mind. He loved playing cards. One summer I played whist with him every night, and he worked over it so hard that he would get almost overwrought. I commented on his plays and told him which were wise and which were foolish. He was enormously interested and I could see that he gradually became impressed with the game itself. One night he became so enthusiastic that he remarked: "I say, let's keep quiet, let's not shout, unless we have either a very bad hand or a very wonderful one." The next night he began complaining that his partner had not taken a trick for him. The boy had no

other card in the suit and could not take it. "Do you blame your partner, Paul," I said to him, "until you know his reasons? It hurts the game." "Yes, I know it does," he said, "but it is awfully natural for me to blame old Robby." In the seriousness and importance of the game, we discussed improvement in character as naturally as if it had been a question of swimming.

### IV

Lastly let me give a story which illustrates the influence of *Love of Beauty in Spiritual Development*. A fourteen year old girl, whose parents were divorced, had been forbidden by her mother to visit her father. One day her father, who had been to see her, took her out motoring in his car, and suggested that she should come to visit his garden and his home. It was a sudden temptation, and although she had promised her mother not to do it, the girl agreed. Feeling as children so often do at that age, grown up, and that she ought to be able to do what she liked, she threw away her mother's authority with reckless disregard. A few days later, she came up to me very serious-eyed, told me what she had done, and said, "Will you read this letter that I have written to father? I want you to read it," she added, "so that you will see whether I have put it in a way that might hurt him too much." I took the letter, and as I looked up at her I wish you might have seen the beauty and seriousness of her candid face. The letter read thus:

*My dear, dear Father:*

I have decided never to go again to see your garden. The trees are too beautiful; I cannot blemish them with sidelong glances. Before I saw how wonderful they were, I did not know it was wrong to go there, but now I see I ought to obey my mother.

You see, the trees themselves, the beauty of that place, had taught her what perhaps no words would have done. She knew she was wrong in going there because she could look at them only with sidelong glances and feeling half ashamed. She was awed by beauty and therefore turned to the right. The garden itself had taught

her to do right. The holiness of that beauty she could not blemish by the sidelong glances of one who is doing wrong. "Thou hast set our misdeeds before Thee and our secret sins in the light of Thy Countenance." There are many futile punishments born of darkness; this I think was a conversion born of light.

## The Problems of Children as the Health Agencies See Them

By DR. EMILY P. BACON

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**W**ITHIN a few days it was said to the speaker:

The problems of children as the health agencies see them is a subject of such vital importance to all interested in children, that the speaker who fails to hold his audience in the discussion of the subject is not worthy of his opportunity.

On account of this statement, your serious attention is solicited, not only because the subject is one that concerns us all intimately, but also because according to this critic, upon your attention and interest depends the speaker's worthiness to read this paper!

Before discussing the health problems of children, let us decide what is meant by the health agencies. Technically speaking, they include those organizations such as the well known "health-centers," departments of disease prevention, and many hospital clinics, whose specific aim is the establishment of health, and which are staffed mainly by doctors, nurses and medically trained social workers. Speaking more generally, health agencies include all those who plan and work in any way for the normal devel-

opment of the child. Take for example the great public school, an institution established for education; its work has been so definitely handicapped by problems of *poor* health that it has deemed it wise to weave the theory and practice of health into its educational system, which it is doing most successfully. Organizations which give financial and other material aid to families find that it is not only poverty with which they have to deal, but sick minds and bodies. It could be shown that *all* agencies interested in children are health agencies to some extent and they face the problems which the so-called health agencies must face, study and solve.

What, then, are the more serious child problems facing these agencies? The first is the need of a perfect understanding on the part of the agencies of the high aim and tremendous scope of their work; the second problem is poverty; the third, ignorance; and the fourth is the establishment of an even finer spirit of co-operation than already exists among all the various health, social and civic agencies, regardless of race, religion or politics.

### A COMPLETE HEALTH PROGRAM

The first problem is probably the most fundamental—the need of understanding on the part of the agency, including managers, doctors, nurses, social workers, of the aim and scope of work. A health agency worthy of the name, must realize that its purpose is not only to keep children well and to cure them of disease, but it is to study the child, his heredity, his environment, to help him so that he may grow spiritually, morally, mentally, physically, socially in such a way that he will be an asset to his community and his country when he becomes a man.

If he is to grow to fullest manhood, at what stage in his life must health measures be instituted? Certainly the very latest stage should be when he is still an embryo. Even this stage is a little late. Why not teach health to the *prospective* mothers and fathers—the adolescent boys and girls—before marriage? Get them to practice health rules and to become physically fit; get them to study the physical and mental makeups of their young brothers and sisters. Then, after marriage, health will not seem like an abstract theory, and pregnancy, not a shocking, abnormal state. The young mother will be in a mental and physical condition favorable for the best development of the foetus, and will understand better the need of prenatal care and instruction.

During the prenatal period, the mother's health of body and peace of mind definitely aid in the normal development of the foetus. Proper food for the mother not only helps to keep her well, but builds strong teeth and bones and firmer tissues in the coming baby. Active syphilis in the pregnant woman means syphilis in the baby; but if the mother is intensively treated during

pregnancy, there is considerable evidence to show that her baby will be free from the disease. So, many other conditions which may affect the baby's health can be prevented if the mother receives care and instruction during the prenatal period. This care must come from agents of health, principally doctors and nurses, in both private and institutional work.

A second very important period affecting the child's health is that of birth, when skilled obstetrical care may mean that a child's life is saved, or that he is spared a birth injury which might have resulted in a disfiguring physical defect, or even idiocy. The hospital and doctor are of course the health agencies most concerned in this period. Then comes the stage of helpless infancy with all of its needs for breast feeding, sunshine, pure air, restful sleep, quiet, cleanliness, disease prevention, and normal, intelligent training. Only actual workers in the field know the endless patience required to put these measures into effect in the *average* home, let alone one stricken with ignorance and poverty. The runabout or pre-school age child needs similar care and understanding, and at this age and also that of infancy, it is more essential than ever again that parents understand child nature; that they realize that a normal child imitates; that he is curious, and therefore asks all sorts of questions, which should receive adequate answers; that he is very active physically, and very alert mentally. These are matters concerning which most parents are hopelessly ignorant and yet child health is dependent upon them.

It is the responsibility of the health agencies to carry out this complete program for child health, including practical health instruction to adolescent boys and girls of this generation who are the parents of the next genera-

tion of children; prenatal care and instruction; adequate obstetrical care at delivery and during the puerperium; supervision of the infant's health, the runabout's health, and finally the school child's health.

Success in the undertaking depends not only on quantity of work done, but quality; not only on the number of families visited, but on the thoroughness of the work done on those families. Executives of health agencies, attending doctors, nurses, social workers must realize this fundamental fact before health work can become completely successful.

Consider the importance of having the executives appreciate this statement. Whether they be hospital managers or other groups of philanthropically minded citizens, directing private health centers or city, state or federal officials; all must realize fully the scope of their responsibility as outlined above. It is not asked that they value quantity less, but that they more earnestly encourage efforts to do a single task thoroughly. It is a fine thing for executives to read on the monthly reports of the agencies that so many hundreds of children had tonsillectomies done, so many more had teeth cleaned, and a few hundred were vaccinated. But much of the benefit of these measures for the child's health and growth is lost for, in most cases, he goes home to squalor, coffee and cake, dirt and germs, and ignorant, indulgent parents. These conditions must be handled by the health agencies if the child is to grow to healthy manhood, and executives must manage so that their budgets will be adequate to cope with the problem thoroughly. If the executives *believe* in health in the fullest sense, if the workers conscientiously *give* of their best energy to create health, the people will *finance* health.

Just as it is necessary for *directors* of the health organizations to appreciate the full scope of their undertaking, so it is necessary for the health workers to do so, particularly the doctors and nurses.

#### THE IDEAL DOCTOR

Occasionally social workers are heard to say: "Oh, we have no difficulty in getting mothers to bring children to the clinic because Dr. So and So works there." Now what is there about Dr. So and So which makes him so attractive to busy mothers, that they will stop their work and bring their children out to see him when he advises it? In the first place, he is *interested* in the children, and the mothers intuitively recognize and appreciate his interest. Secondly, he understands and loves child nature, so that he is gentle with the little patients, senses shyness, apprehension, stubbornness, and conducts his examination accordingly, which makes each succeeding examination a little easier. He knows when it is wise to reason with a child, and when reasoning would be of no avail. He tells the child what he is going to do before he does it, and thereby gains the child's confidence. He is always honest and patient with the children, even with their failures. Meanwhile, he works as rapidly as possible, and draws his conclusions from history and examination. Then, instead of leaving to the nurse the entire responsibility of explaining to the mother what must be done for her child, he appeals to both mother and child by explaining the child's needs in the form of a health story. And the child is so anxious to please him, he can scarcely wait till the next week comes, to tell him that he has done all the things that the boy in his story did. The mother catches her child's enthusiasm and is stimulated to activity along health lines.

Now some of you may not know such a doctor. Some of you are thinking that it would be a wonderful help if a doctor did take careful health histories of your children, then made thorough physical examinations, and finally made complete recommendations necessary for the health of the children, which he clearly explained to the mother: recommendations concerning rest, good foods, proper food habits, exercise, need of sun, need of care in guiding the child's behavior, need of vaccination, diphtheria immunization, need of correction of physical defects. Well, you are right, for this is the duty of the doctor in your health agency; this is *the* doctor and the *only* doctor who is going to get the health question over to the public. Without such men child health work cannot be a complete success. For the doctor, may it be said in passing, wants to give service such as has been described, and he therefore offers some of his time to the agency. If he does not give adequate service, it is usually due to the fact that he cannot afford to *give* enough time necessary for the work.

#### THE IDEAL WORKER

Just as broad minded directors and sincere doctors are essential in solving the health problems of children, so are conscientious nurses and social workers. The directors may say:—"Do as much as you can, but do thoroughly all that you do." The doctor may do his work with skill and patience; but the problem is not solved till the services of a medical social worker are obtained who loves her work, who gives unstintedly of her time, who is patient, and who has a fine sense of humor. Her aim is child health, and regardless of repeated discouragements, she must not fall short of her aim. When she goes to the home, she will check up accurately on the health habits, and

determine whether the family understands and is carrying out the doctor's recommendations. What a help it is to a doctor's study of a health problem if the nurse can report: "When I visited at two o'clock, the child was resting; and I called there at dinner time and there were such and such foods on the table, and the children were all sitting down to eat." Such a nurse is also the kind that will get physical defects corrected in spite of opposition. She will manage intelligently social and economical conditions relative to child health, either alone or in co-operation with a worker whose training has been more highly specialized along these lines.

If the nurse, the doctor, and the directors understand perfectly this broad scope of their work, and if their aim is to promote health in its fullest sense, then the most difficult problem of the health agencies is solved. Where there is a will there is a way.

There are, however, some other problems of child health which agencies face; these have already been mentioned. One is poverty; another, ignorance; and the third, the need of a more hearty co-operation among civic, educational, social and health agencies.

#### MAKING THE MOST OF BAD SITUATIONS

Poverty is a definite handicap to health work. Of what value is a doctor's examination to a child, if he recommends impossible things? The doctor says that milk, cereals, greens, fruits, calories are necessary for the child's health. The nurse reports there is no money. The doctor says the little girl cannot be strong without sunshine. The nurse finds she lives in a rear room where the sun's rays never penetrate, and plays in a cold alley as dingy as the room. The doctor insists that the five-year-old boy

must have more rest at night and a daily rest period. The nurse visits and finds that he sells papers with his big brother on a windy corner till seven and eight at night, and goes home exhausted to sleep in the same room, and often in the same bed with the rest of the family. Then the doctor says: "What is the use?" and if he had the job to do alone, there probably would be no use, for he has not been well trained to handle the problems of poverty, except by giving his services. But the trained medical social worker comes to his aid. She investigates the cause of poverty; many adjustments are possible, and relief of the extreme condition is obtained.

The fact that poverty is a serious obstacle to child health is acknowledged; but if the aim of the agency is *health*, it cannot be discouraged by a mere handicap. This should act as a stimulus to increased study and effort, which in the end will lead to victory in spite of the handicap. All encouragement should be given to those agencies who are active in studying the causes and cure of poverty.

Ignorance is akin to, and often responsible for, poverty. Although much parental ignorance may be overcome by painstaking, simple teaching and persuasion, it seems impossible to persuade all of the parents of this generation to practice and apply health methods, in spite of most earnest efforts to this end. But the outlook for the coming generation of parents and their children is extremely hopeful, for those parents are the children of to-day:—the infants, young children, and adolescents of to-day. These children are learning health rules so thoroughly that they are a part of their growth and development. To be sure they often forget what they have learned; so does everybody. But once a lesson is learned, even though for-

gotten, it is much easier to learn and remember the second time. The child in his earliest infancy is learning about health. He is introduced to mental health when his mother refuses to pick him up, just because he is crying to be picked up. He discovers that he cannot rule the world till he has made some little adaptations to the way of the world. He learns this repeatedly during infancy and the pre-school period; he learns to like good foods, restful sleep, and all the other health habits. Then he goes to school and learns many of the same facts all over again. Health education of this sort is bound to make a natural and permanent impression on the child's method of living, and eventually is bound to overcome ignorance of health principles.

Finally, there is one other problem facing agencies interested in child health; a problem which can be solved by the agencies and very much to the benefit of health. The various agencies have facilities which fit them for handling special types of work. One agency is best adapted for solving educational problems; another, for supervising the care of the well child; another, for caring for children with heart disease or tuberculosis; another, for enforcing hygienic conditions in the home without which health does not exist; another, for conducting the very essential playgrounds; and still another, for teaching convalescent children some pleasant and even useful occupation, which not only keeps them happy during otherwise long and idle hours, but also prepares them to be of some value in their homes and environment after convalescence. Failure on the part of any one of these agencies is going to interfere seriously with the work of another. A health center is wasting time if it directs a child to go home and take a bath, when the only available bath tub is a frozen hydrant, used in

common with several families. The center may report such a menace to child health to the proper authority, but it alone cannot correct the condition. There must be a desire among all agencies to supplement the work of sister agencies whenever there is a call for help. There must be a mutual understanding among all agencies of the genuine-heartedness of the others. On these grounds, all agencies may work together towards the successful establishment of child health.

#### CHALLENGE OF THE FUTURE

In conclusion, may it be said that, while the problems of children facing the health agencies are stupendous, they are possible to solve. The executives, the doctors, and *all* the workers realize more fully than ever before that their problem must be solved by their own sincere, untiring efforts to do good quality and large quantity of work. Other agencies are co-operating more effectively with the health agencies, and with them are making a valiant

struggle to solve the problems of poverty and ignorance, and all the complications associated with these menaces to child health.

The result is that the public is daily showing more interest in health and not infrequently now spontaneously demands health instruction. It is a pleasant state for a man, if in his lifetime he may see good resulting from his work. It is a more courageous and a finer state, if that man, undaunted by his short span of years here, does his life work faithfully, even while he realizes that not he but those who come after will reap the fruitful harvest of his work. So, those working for the health of children face their task gladly, and are not discouraged, though they see no startling results of their efforts, and though they continually meet new difficulties. These difficulties are mere challenges to greater efforts, the results of which may only partly be realized in this generation, but which will bring to children of coming generations greater happiness and health.

## The Problems of Children as a Child Placing Agency Sees Them

By MRS. MARTHA J. MEGEE

Social Service Consultant, Department of Welfare, Commonwealth of Pennsylvania

#### 100,000 DEPENDENT CHILDREN!

THE Philadelphia Bureau of Children has stated that about 100,000 children in Pennsylvania need some form of care, either public or private, away from their own homes or within their own homes, under the Mother's Assistance. In other words, Pennsylvania agencies of various kinds come in contact with about 100,000 children. We are so accustomed to talk in terms of hundreds of thousands that that

probably does not affect us very much, but 100,000 children is an army.

The possibilities for good, for improving the condition of one hundred thousand children are enormous. The opportunity for real service in dealing with so large a group of people is beyond our imagination.

#### MAKING THE UNFIT HOME FIT

What are some of the problems of the child as a child placing agency sees

them? The first problem I would like to state, and the child placing agency sees it perhaps larger than any other agency, is the need of his own home. We talk about this in public and in private. We are, most of us, convinced that the child belongs in his own home, and should be kept in his own home, but those of us who have to do with applications from agencies or individuals, know it is very often the easiest thing to do to decide that a child should be placed, sometimes temporarily, sometimes permanently, in an institution. The big institution with all its beautiful buildings, its fine equipment, is looked upon as a splendid opportunity for children and, in many instances, mothers left widows, or mothers deserted, or mothers whose husbands are unable to provide for their children, are advised that the best thing is to place the children in an institution. Many of the mothers at great sacrifice feel that the best thing for the child is to place it in one of the institutions.

It takes a great deal more work to provide for the child in his own home. It requires a great deal more constructive work to make a home that does not seem fit, fit. No better service can be done to the community than to make the child's own home a fit place for the child to be in.

#### AS A LAST RESORT

In order to serve this purpose, the child placing agency must safeguard admissions. When I am talking about the child placing agency I am including the institution. It must place at its entrance a careful department that will make a study of every application for admission and will recommend removing the child from its own home only as a last resort.

We have been accused in times past of making it hard to have children cared for away from their own homes.

I am perfectly willing we shall be accused of making it hard to remove children from their own homes. The Application Department needs a thorough investigation of the things relating to the child in order to decide whether or not it is wise to remove the child from its own home.

There is the application for temporary care. The Jewish Welfare Society of Philadelphia provides a housekeeper in families where temporary placements were asked for. By this plan they prevented temporary placements of one hundred and thirty children by putting a housekeeper into families where the mother was temporarily unable to care for her children.

Just a very short time ago I was quite surprised to find a little girl of eleven placed in an almshouse because her stepfather had gotten wildly drunk and abused the child so that it was deemed important to remove the child. I asked the social worker who removed the child why she did not remove the man. The only thing was to get the child out right away and there was no place to put her, so she was put in the almshouse. There is too much of that done! I think the man was in condition to be placed in the Hospital for Mental Diseases and that is the thing that ought to be done at the present time, but the quick removal of the child was the thing done most easily, but not for the best interests of the child.

#### CASES FOR THE CHILD PLACING AGENCY

What then are some of the types of children who should be accepted by a child placing agency? I have made a short list. I have included the deserted or abandoned child as a child suitable for child placing. The orphan with no suitable relatives to care for him, the motherless child with no

suitable relatives to care for him, the neglected child, when every effort to improve the home has failed and the welfare of the child requires his removal. The problem child, whose family cannot be trained to deal effectively with the problem. The child needing special training because of physical defects, blind, deaf, crippled, and so forth. This list covers most of the types of the children needing care away from their own homes.

As to the neglected child, where effort to improve the condition of the home has failed, I would like to cite the case of four boys, whom I also found in an almshouse. These four boys are nice children of a notoriously bad family in one of the counties outside of Philadelphia. Social agencies of all kinds and descriptions have had contact with this family but nothing has improved the condition. There were fourteen children in all, eleven of whom are still living. The oldest girl is living with a married man and she has a large family of children by him; if he chooses to go away she would have trouble getting support. They are living in wretched condition. A second girl has been picked up as a street-walker a number of times. Another girl in the family was placed away from them and is doing fairly well. Another one has run away from home and nobody knows where she is. The others are just drifting—one is the simpleton of the town, the oldest boy, who just runs errands. The family has been picked up in stables and sheds. Departments of health have been called in and all along over a period of ten years nothing has been done to remove any of the children except this one girl. Relief has poured in; hundreds of dollars have been placed in that family and it has not amounted to anything for the good of the family or the community. Finally, the authorities de-

cided to arrest the man for non-support and send his wife and children to the almshouse. He has been released and has gotten a job but he will not hold the job. There was a plan to re-establish that home; but there was nothing in it to call a home. What is going to be done with the four nice boys? I have asked a child placing agency to undertake that job.

#### ADJUSTING CHILD TO NEW HOME

One of the first problems that meets the child placing agency is the adjustment of the child. Most of the children come to the agency after a family tragedy. The mother has died, something has broken up the home; the child has been the innocent sufferer in these tragic conditions in his own home. He is removed from it and is taken among strangers. He does not know what is going to happen to him and his position is aggravated by his fear. What is going to happen to him? Where is he going? Who is going to take care of him? Are all these stories he has heard of—the things you do and the things they do to you, true? Are all these stories of what they make you do and what they don't make you do,—are they true?

The position of the child just taken from his own home is a pathetic one, and one which needs the most thorough, careful and kind consideration. The adjustment to his new home is a most difficult one and many of the real conduct problems among children have their source or their beginning at the time when the break is made between his own home, no matter what the condition, and the home in which he is placed.

I can imagine a child's feelings at being taken away from his home, taken down to an agency, put through a health examination, and a mental study, and all the rest of it, rushed

through from one thing to another until he does not know where he stands. I wish we could have a little period of adjustment, a little time to help the child to find himself before we put him through all the preliminaries which are so necessary.

The problems of health of the child in the care of the child placing agency are large. A large proportion of those examined in the Associated Medical Clinic have been found to be very much undernourished. Realizing the home conditions we can readily understand how this would be true. Children with serious physical defects, children with bad habits, children who have had no opportunity to learn how to take care of themselves, all come to the door of the child placing agency, all problems which are crying out for solution.

#### DIFFICULTIES OF HOME FINDING

I am not going to take time to tell of the necessity for careful medical examination and the thorough following up of all the suggestions and advice of the physicians, the careful study by the child study workers and the advice as to suitable placements. Those have been stated so many times that we can take for granted that everyone agrees, but one of the big problems as the child placing agency sees them is the finding of suitable homes. It is easy to say "Place that child in the country." The country is supposed to be a place where there are no problems. The country does not solve the problem for all of the children and country homes can be just as poor as city homes. The finding of homes in a suitable location; homes that offer proper health opportunities; proper recreational opportunities; proper companionship; the finding of homes that are real homes and not boarding houses is one of the most difficult and one of the most important functions of a child placing agency.

What can be done to make this child feel at home? The best thing that can be done is to find someone who will be a real father and a real mother to the children coming under their care.

Understand the difficulties of the home finding—out of one hundred investigations made not ten can be accepted as suitable. Out of the ten many are not found to measure up to the needs of the children. The adapting, the adjusting, the keeping together, the follow-up supervision, the opportunities for education—all of these things must be worked out in these homes after a careful investigation. It is the idea of many that children from ten to twelve should be placed "free" in working homes. I meet it everywhere; you ought to be able to get a "free" home for that child. How much are we expecting the children to earn "their board and keep?" How much are we expecting the impossible of children? All of the things needed for the normal child in the normal home are needed for the problem child in the child placing agency.

#### WHAT MAKES THE JOB WORTH WHILE?

About eighteen years ago a little girl was a ward of a trust company and the trust officer was a socially-minded man. He asked that something be done to provide for this little girl whose mother had died and left a small estate. The father had written asking for the interest. The trust officer wanted to know how the child was faring. At the mother's death the father had sent the child to his relatives up in the country and they had a large family of their own. She was frail, miserable; she did not get along well; she held her head on the side; she was a big problem and she did not get the care she needed. Finally, it was necessary to remove her. She was taken to the home of a social worker, and kept there for a while and

she was given real attention and affection. A good home—not a rich home—was found for her. She was cared for through long periods of illness. This was eighteen years ago. Now she is a school teacher and has become interested in a little foundling boy. She has taken him to her own and her foster-mother's home and is giving him some of the advantages she was able to get through her good foster home and the foster-mother she loved. These are some of the things which make the job worth while. To deal with those who are most unfortunate, to make

possible real home life for those who have lost it, are the opportunities facing the child placing agency. Perhaps if better law enforcement, if better housing, if better opportunities for education, if better opportunities for education for parenthood, can find their way, the number of children needing this kind of care will be greatly reduced; but until it is, let us see to it that every unfortunate child needing to have care away from his rightful guardians shall be given all of the love and all of the care which he so much needs.

## The Problems of Children as the High School Sees Them

By DR. LUCY L. W. WILSON

Principal, South Philadelphia High School for Girls

THE children who come to us in the secondary schools are individuals who have lived with themselves for sometimes twelve, more often thirteen, fourteen, fifteen, and even sixteen years. They have lived as a member of a family, for the same length of time. And they have been in school anywhere from seven to ten years. It is now our job to provide a school environment which will make them more vigorous, more responsible, more intelligent, and give to them not only at the time, but also, finally, a worthwhile life. They must graduate from us into the world, or into business, or into college or normal school, or into the family, with power to go on with their education. That is our work. Obviously we must know our children, if we are going to make even an approach to our obvious duty. We must know the individual; we must know the family, and we must know even the school from which they come to us.

a. *So far as the individual is concerned:*

(1) They come to us with an I. Q., the chronological age, the intellectual age, and also an achievement record. This gives us the opportunity to grade them, even in the beginning. This first classification is elastic, with an opportunity to regrade them. Moreover, we must teach them in accordance with their abilities, else the classification and the segregation have little value.

(2) *Personality is almost as important as intelligence.*

We must take into consideration the voice; the English they speak; their power of social adjustment to the other children in the school, to their teachers;

also the clothing which they wear, suitable or unsuitable; and their character.

b. *The School:*

We must know the school from which they have come and, of course, in spite of the fact that we are teaching in a high school, we must know the elementary curriculum. For this reason, experienced elementary teachers who have gone to college are very valuable members of a high school faculty. It is more difficult to make those who have had only college training understand that they must know what children have learned in the grades before they can successfully carry them farther.

c. *The Home:*

We must know their home conditions,—what kind of food they get; whether they have opportunity for exercise; whether there is privacy in the home for sleep, for study, and for proper bathing, and whether cleanliness is relatively easy; whether she has home duties that will make a difference in her school work; whether it is absolutely necessary that she must earn while she is learning; family conditions, and her adjustment to these conditions, often difficult in first and second generation families.

ADDITIONS TO THE REGULAR STAFF

Now, all this means that there must be in every secondary school, not only the usual staff of teachers, but also counsellors who can give wise educational advice to the children. In this

way only may we hope to give each child the education that is within her powers; within her social possibilities; and, also, within the economic possibilities of the family. These counsellors must be real teachers, but also they must be practical and worldly-wise. They must have the social point of view, and a scientific attitude toward the whole problem. They must not be burdened with classroom work—one cannot think creatively along many lines at one time.

Every large secondary school needs a physician, a nurse, at least three educational counsellors, one of whom should be a home visitor, in addition to the usual staff. But can this staff, after all, be made up of the usual type of teachers, knowing a subject, teaching a subject? No. Every single teacher in a secondary school, if the school is to be efficient, must have a scientific attitude; must know some psychology; must know children. What she may know in her special field is very important, but it is only valuable if she have this other training and this other point of view.

But a secondary school needs more even than that. The organization of the school must be such that these teachers, these counsellors, the physician, the nurse, and the librarian, all, I might say, can function easily and well. It is the business of the organization to segregate the children according to their abilities and to see that they are taught according to these abilities,—not merely their intellectual, but also their physical and social abilities. The school should be so organized that the children themselves shall have a very considerable part in its administration. The school should provide curricular and extra-curricular activities that shall give a right attitude toward all social problems, as well as more knowledge of facts. It was a de-

light in Cincinnati, last week, to hear that controversial subjects should be taught in the high school!

#### THE DALTON PLAN AS A MASTER KEY

In addition to the development of abilities, through experiences, in addition to mere knowledge and right attitudes toward social subjects, the children in a secondary school should be prepared for a higher education, or a vocation,—and avocations.

This is a large order and it demands the very careful consideration not only of all the things that have been enumerated, but actually of the method by which the work is carried on. "How," in education, is as important, at least, as "What." We feel that the Dalton Plan, the most inclusive of the numerous plans for individualized education, has given us in South Philadelphia a master key which will open for our children as many doors as, with our limitations, now we see.

#### A FAIR CHANCE FOR EVERY-CHILD

There is one thing now that we in the secondary schools need and that is money. I am not talking about public money, I am talking about money to

use intelligently and personally, in the furtherance of the project of teaching Every-child. We need money in order to make it possible for more of the children who ought to be in school to stay in school, not only because of ability, but also because many of them are too young to take their part in earning the family income. Had we, in South Philadelphia, not subscribed \$2,000 yearly, for yearly scholarships, many worth while future citizens would now be eating out their hearts in blind-alley jobs. We feel the need of money so strongly that we are also trying to collect a permanent fund that shall not be touched until of large enough proportions to give an income sufficient for this purpose. Great Britain believes in this sort of thing, and, when necessary, the government gives a grant which makes it possible for the family to keep an able child in the family and in school, to get just as much education as he or she can assimilate. I cannot understand why that is not also a function of our public schools. How else, in the kind of world in which now we are living, will it be possible to give to Every-child "an unfettered start and a fair chance in the race of life?"

## What Professional Training Means to the Social Worker

By FORRESTER B. WASHINGTON

Executive Secretary, Armstrong Association of Philadelphia

THE chief benefit of professional training is that it teaches the social worker to apply the scientific method to his job. The scientific method is that method which underlies all the professions. It is the method which has made a science out of medicine, out of law, out of chemistry, out of biology and the like. It first observes all the

known facts about any situation that may come up in its field. It next strives to classify them into series or sequences. Having scrutinized and classified all the elements of a situation, it analyzes them according to known laws. When a law is found to which the classification conforms, it is applied to the situation, or, as we would say in

social work, to the solution of the problem. Let me quote F. Stuart Chapin here:—

In this way (according to the scientific method) thinking becomes dynamic, you go from the concrete (observations of facts) to the abstract (principles). Scientific men never make the accumulation of observations an end in itself, but always a means to an end—a general *intellectual conclusion*.

#### GENERAL ADVANTAGES OF SCIENTIFIC METHOD

What are the advantages of the scientific method as applied to social work? Let me state in reply, first of all, what the advantages are of the scientific method wherever it is used.

First of all it saves time. One does not follow the system of trial and error to learn the correct solution of a problem. One does not have to learn by his own mistakes. In other words, the trained worker in any field analyzes the situation according to known laws and puts into operation immediately the treatment that he knows is bound to be successful in the particular situation. This, of course, means a saving of time and of energy, both of which can be translated into financial advantage. The scientific method also prevents waste. Waste always results by the old method of trial and error.

Summarizing the advantages of the scientific method, it enables one to analyze the problems which confront him quickly and accurately. He is able to see the situation as a whole. He knows the causes of the conditions which confront him and the probable result of various treatments.

#### ADVANTAGES OF SCIENTIFIC METHOD IN SOCIAL WORK

Now let us proceed to a discussion of the advantages of the scientific method in social work. I have shown that saving of time is one of the chief advantages of the general use of the scientific

method. The saving of time means much to the social worker. In a field where financial support is still forthcoming somewhat grudgingly, money has to go "a long way." The saving of time then means that a social worker can get more done for a given expenditure of money.

Secondly, I pointed out that the prevention of waste was another advantage of the general use of the scientific method. What does the prevention of waste mean to the social worker? We know what the prevention of waste means to the chemist, and we know what the prevention of waste means to the skilled machinist whose expert knowledge of the material in which he deals enables him to spoil but a small amount of it. To them it means an economic saving because acids and other raw material are costly. There is an economic waste in the trial and error method in social work just as there is in the mechanical field. If in the latter field every error means a ruined piece of commodity—which costs money—in the social work field, every individual whom the bungling, untrained social worker fails to restore to normality means an economic loss, for he is not only failing to make a contribution to society but he continues as a burden on society; he must be supported by society and is therefore an economic charge upon society.

But there is something more than the mere economic loss in the prevention of waste in social work. Blind experimentation in social work takes its toll also in the misery caused by the impairment and sometimes destruction of that little appreciated, but most important and most valuable commodity of all—human life.

#### A WHOLESOME PHILOSOPHY OF LIFE

I also maintain that the scientific method, which is the real basis of pro-

professional training, actually gives to the trained social worker another very necessary asset, which strangely enough some people believe professional training takes away from the social worker. It is my opinion that one cannot do effective and worth while social work (whether it be case work in the family or child placement field, or group work in the recreation or some other field), unless one has a workable and wholesome philosophy of life. This wholesome philosophy of life that the successful social worker should have and which I maintain comes out of professional training, consists of two general principles.

The first of these general principles is *an abundant but sensible optimism*. A social worker cannot do good work unless he believes enthusiastically in the value to society of his individual efforts and those of social workers in general. Few social workers have this optimism permanently unless they are trained. That is because few people are in a position to be optimistic concerning efforts in the field of social work unless they know something of social evolution. Many people, trained as well as untrained, go into social work because of some emotional urge. They are filled with a desire to improve the condition of individuals as well as of society in general. Because general improvements do not occur as swiftly as they had expected, because many individual cases do not improve at all, a large proportion of the untrained social workers come to feel after a while that the effort for the rehabilitation of the individual and society is rather a hopeless task. Many develop the notion that if there is any progress in society at all it is confined to a certain class of super men and women that has borne the same relation in size to the rest of the population ever since the world began.

But the scientific method has taught the trained worker to view the thing in the large. He turns back to his knowledge of the social sciences and finds history telling him that society has progressed favorably not only vertically but horizontally. For instance he learns, according to Todd, that five centuries ago nine-tenths of the population of what is now known as the civilized world lived below the margin of subsistence in the condition which we call poverty. He learns further that not much longer than a century ago more than one-half of this population lived under these conditions. But, on the other hand, he knows that to-day this condition has been reduced until less than one-tenth of this population live in poverty. The trained social worker is therefore much more apt to be optimistic about human progress than the untrained worker, who knows little of the social process.

The second principle of this wholesome philosophy of life is a *faith in humans and a knowledge of human frailties*.

I maintain that the scientific method has developed both of these characteristics. I can best explain what I mean by an illustration. Most of us who go into social work have certain humanitarian impulses. But in many cases, this humanitarian impulse is limited to certain types of cases. Most new social workers sympathize with the widow, and the orphaned kiddies, the aged, the crippled, the blind and all the other types of cases which are the victim of outside forces. On the other hand, few untrained workers have any sympathy and some have even a distinct abhorrence for such types of cases as the unmarried mother, the paroled prisoner, the venereally infected case, and all the other types that grow out of defects of personality.

But the trained worker is equally

tolerant and sympathetic toward this second type of case. The scientific method has taught him that the abnormal behavior of the unmarried mother, the thief, and the like may result from heredity or insufficient glandular secretions or other causes entirely beyond the will and control of the individual concerned. He thinks no more of blaming or condemning these cases for their condition than a physician would think of condemning his patients for becoming ill. He is as impersonal towards them as a chemist towards his acids and alkalis. This attitude of impartiality and of toleration for human weaknesses is necessary in order to successfully treat many types of cases.

In social work, just as in general, the scientific method enables the trained worker to thoroughly analyze the situation which confronts him. He sees the causes of certain problems and he knows the proper treatment for these problems. He sees the bigness and oneness of social work, and yet the complexity of it. He knows where his particular job ends and where the problem should be turned over to some other specialist. The trained worker knows that he cannot do it all. He is not overwhelmed by the situation. He knows just how much he can do, and where some one else can help him or where some one else can take the entire problem over.

#### THE UNTRAINED WORKER

The trouble with most untrained workers is that, if they are not overwhelmed by a big situation, they resort to impressions. Let me take an illustration from the field of housing: I have heard social workers express their gratitude that the housing situation "is not nearly as bad as it was in Philadelphia because there are numbers of houses for rent." This is

faulty reasoning for while there are some houses vacant, there are no more houses available for the man of small income than there were a year ago. He is suffering just as much as ever from overcrowding and its attendant evils, and the social workers' problems have not been eased a bit. The application of a little of the scientific method to this situation would have prevented the circulation of considerable misinformation.

Let me give an illustration of failure to see social problems in the large as the result of the lack of perspective of the untrained worker.

A number of years ago, in a certain southern city, a housing experiment was started at the instigation of one or two well-meaning but untrained social workers. The latter persuaded some equally well-meaning philanthropists to build a number of houses close together in a common neighborhood to be rented at a low price to the small-income cases of a certain family welfare agency.

I visited this project recently, and the results are far from what workers who planned it ten or fifteen years ago had expected. The district has become an "area of infection." By throwing a lot of subnormal families together, the founders created an unwholesome atmosphere—a zone of inefficiency. These people should have been scattered among successful families, so that they might have been stimulated toward self-maintenance. As it is, those short-sighted social workers in their endeavor to solve the problem of high rents, created many other problems much more serious. However, it is the tendency of persons with little formal training to see only their angle of the problem. The case worker who has had no experience except in a family agency is apt to overlook the value or even the existence of

a housing agency, or a health agency or a recreational agency and vice versa.

#### KEEPING ABREAST THE TIDE

Our training in social work has taught us that we live in a changing world and that this change is taking place at a faster rate all the time and in the direction of making society and the social process more complex.

Those social workers who have had training in the scientific method have learned a method that has prepared them to live in this world of change and to deal with it. It has kept them from accepting any fixed idea of an established system of social work. It has taught them that at the very time they are using methods that have been tested by experience in the past, to be critical of these methods as applied to this changing world.

I know that I would feel lost if I did not have certain professional training in back of me, and I know that I would feel lost if I did not try to keep abreast of the changes in the social process by acquiring from year to year more training.

The trained social worker is prepared to find and expects to find social work extended from year to year to include activities that formerly were not considered social work at all. The

untrained social worker as a rule represents the inclusion in the social service field of social reform agencies, of good government leagues, of bureaus of municipal research. But on the other hand the trained worker can visualize the time when social work will comprehend even more than these and he can understand how a progressive welfare federation might include a symphony orchestra in its campaign and could justify it on the basis of its being a social agency doing preventive work.

Great surgeons, constantly experimenting in their fields, have made discoveries that have added years to the span of human life. Engineers working in the field of mechanics have developed transportation to a degree that would have been unbelievable to our ancestors and have so perfected the transmission of messages that they can be sent around the world almost instantaneously.

Does it not seem ridiculous that it has only been within the last twenty years that there has been a curriculum developed to prepare men and women to accelerate human progress? To be master of the process by which social changes take place is the function of the social worker. Only through training in the scientific method can he equip himself for the job.

## Some Reasons for the Development of the Professional School

By KENNETH L. M. PRAY

Director, Pennsylvania School of Social and Health Work, Philadelphia

IT is trite to remark that social work is not a finished product. There are no fixed and final formulas that can be applied to the infinitely complex and kaleidoscopic problems that confront us. We are all painfully aware of

the tentative character of even the most widely accepted and generally used principles of conduct in the face of those problems. Science must contribute day by day and year by year through a long future to our under-

standing of human nature and of group life before we can approach conclusions that have the force and authority of essential principles.

But social science separated by a hair's breadth from the concrete data of human lives, science which is not checked step on step by the tests of daily experience, is bound to lose itself in abstractions and lead into sterile fields. In the professional school of social work it finds its ideal home and testing ground. There the scientific spirit and method—if our ideals come true—mingle day by day with a passionate interest in individual human beings and concrete social situations, an interest expressed through practical service and direct responsibility to those for whom science would prepare a lovelier life. Here, then, theory is checked by practice and practice by theory, in unique degree. What more favorable situation can be conceived for the development of a true knowledge and a right interpretation of social facts?

But there are other perhaps more obvious and more superficial aspects of the rôle of the professional school of social work to which it is worth while to turn occasional attention. Dare one, in the first place, raise the question in this company as to whether social work is clearly professional in scope and character? I, for one, am willing to declare that it is becoming a profession, or has the making of a profession in it. I am not so certain that it has final professional status. Whether it becomes a profession, and how long it takes in the process of becoming, depend, it seems to me, upon the point of view, the ideas and ideals, the knowledge and skills of those who now perform its tasks and of those who are knocking at its doors. Surely the problem of training and education is at the center of this critical situation.

There may be some light thrown

upon the rôle of the professional school in this connection, if we examine briefly the course of professional education in other professions. We shall find, I think, that in every case the professional school has been a culmination, has come at a late stage, of professional development. The first stage, always, has been that in which the raw materials of professional service, the things undertaken, were just beginning to be differentiated from some older or broader field. The only material and the only opportunity for training were the rough and ready reflection upon the day's work, without any systemization or interpretation as to its method, its techniques, or the philosophy underlying it.

Then came a time when, out of this general experience, a special field became defined. Certain knowledge was found to be necessary, certain techniques were disclosed which could be relied upon to produce certain desired results. Gradually a group emerged who had command of this knowledge and who were skilled in the use of these special techniques and who knew thoroughly the materials out of which they had grown. These leaders, organizing and interpreting their experience, for their own guidance, took under their wings others who wanted to follow in their footsteps. Here entered the apprenticeship system, which, until relatively recently, dominated education for all the professions. There are distinguished lawyers still practicing in our courts who came to the bar through that doorway, and who are a living illustration of the possibilities of this system at its best.

Only in a late stage of professional development do we come upon the strictly professional school, where the materials of professional experience are worked over with the express purpose of organizing, formulating, interpreting them for the beginner. Why was that

last step taken? How does it happen that professional schools of law, of medicine, of education, have practically swept the field against the old apprentice system?

#### WHY THE PROFESSIONAL SCHOOL?

There are two main reasons. It is impossible, in the first place, for a student, within the circumscribed limits of a single office or a single agency, to make contact with more than a small number of the infinite variety of social situations and problems about which professional activity revolves, upon which its philosophy, its point of view, its objects and methods, are built. Apprenticeship, under even the best of circumstances, must give a relatively narrow and specialized experience, unless corrected and broadened by other definite educational efforts.

The second reason why the professional school has developed, it seems to me, is to give that opportunity for leisurely and continuous reflection upon professional problems and principles which is difficult, if not impossible, under the pressure of the daily work. When one emergency after another pursues you through the day, when you are unavoidably absorbed in the pressing details of meeting the practical needs of the hour, there is little time or incentive to stand off and view the work with critical and searching eye, in true perspective as to time and circumstance. Yet out of that reflection and criticism, professions and professional advancement are born. There is no need of describing or demonstrating the reality of that situation. You know how your

day is crowded with these swarming duties, with unending anxieties—your own added to those that are thrust upon you—the burdens of human lives dependent upon you for encouragement and leadership and service. In such a situation the temptation is to carry on at any cost, to go through the superficial motions that dwarf the spirit and thwart the purpose of true constructive professional activity.

Somewhere there must be an agency which not only provides opportunity, but affords the effective stimulus, to stand at a distance from the daily duty, to see it whole, to see how it grows and changes, to mingle with others who are doing the same and similar things in the world. That agency, in these modern days, is the professional school, where in orderly and convenient fashion the experience and thought of a broader world is brought into correlation with the thought and experience of the student. The professional school, then, in social work as in every other professional field, must serve to refresh and stimulate the harried and hurried worker already in the field, as well as to introduce the new enthusiastic recruit to its problems and difficulties. We, of the schools, do regard it as a very clear obligation, not merely to stand at the gateway of this developing profession, but to walk hand in hand with workers, new and old, through the half-hidden, uncharted labyrinth of modern social work, their comrades and humble helpers in the endless task of finding the shorter, easier paths to the goal of our dreams.

# The Place of a Professional School in Training for Social Work

By DR. NEVA R. DEARDORFF

Executive Secretary, Children's Commission, Commonwealth of Pennsylvania

NOW that the social psychologists are enlightening us on the subject of instinct it is becoming more clear every day that alone it furnishes no guide for social work. It is likewise clear that the personal experience of an individual, however successful in living and adjusting his own problems, is woefully inadequate as a basis for attack of the problems of the community or the problems of people of totally different experience and circumstances. Moreover, it is becoming further evident that education, whether of a general cultural sort or in a related profession, will not furnish a basis for effective social work. One has only to review the social and altruistic endeavors of those who have received their training for the clergy or for the bar to realize that their preparation now contains little that would guide them aright in this field. Apprenticeship in social agencies suffers from the same limitations as an educational method as apprenticeship in the other professions. By a process of elimination the conclusion which was reached more than twenty years ago by far-sighted people is becoming apparent to all. If there is to be systematic educational preparation for social work it must be provided by schools which aim at producing this specific result.

## FUNCTION OF PROFESSIONAL SCHOOLS

What part should professional schools now play or play in the future in training for social work? Twenty years of experience seem to have made it clear that schools for social work will come to

occupy the same positions as medical schools, law schools and theological schools. Within the last five years it has become evident that the earlier tendencies which indicated possible parallels with normal schools and nurses' training courses are disappearing, and that professional training for social work will before many decades be of a wholly graduate character.

Such a prophecy does not, however, meet the practical questions implied in my topic. That the professional school is not the exclusive pathway at present into the profession is abundantly proved by the facts recently obtained from a representative local group of social workers. Of the incumbents of 740 positions which represent a fair cross section of social work, 60.1 per cent had gone no farther in general education than high school. Of these 6.2 per cent had had only grammar school and of those who had entered high school, 42 per cent did not finish the full course. Among a group of 76 executives of social agencies, 44.7 per cent had not gone farther than high school, while 28.9 per cent had had graduate work in college or university. The part which schools for social work have played in the preparation of these 740 persons is indicated by the fact that 277 have had work in a professional school. Of these, 104 have had full time work. About 10 per cent of the 740 persons have completed courses in such schools.

Should we try immediately to make the professional school the only gateway? Can we and should we induce all

the agencies of the city to employ only persons who have had training in schools for social work or should we assume that for the present only the leading positions in agencies can be filled by people who have had this preparation? The situation lends itself to no categorical answer. The various branches of social work have not attained uniform development. What can be done in one type of agency cannot be done in another type, and for the present the part of wisdom seems to be to labor in each part of the social work field with the resources at hand, but with the knowledge that the professional training school ideal has become such a well-established reality that it will not be many years before those seeking to enter the profession of social work at any point will find that the advantages of special education are so great that they will not be willing to attempt competition without that preparation. Agencies whose boards will employ people stupid enough to fail to grasp this idea will ultimately find themselves as agencies sidetracked in the community. When a city organized through a council of social agencies and by other means once learns what good service is, it will not indefinitely and to any appreciable extent continue to support antiquated social work.

Once the community, or that part of it which controls the policies of social agencies, has thoroughly grasped the idea that the personnel of these agencies must have special education, training and preparation, the next step will be to measure the available training facilities against the need. Each community can know roughly in advance the number of new social workers which it will need each year, and it can adjust its training service to recruit and prepare that number of young people. So far as I know, we have not gathered information in this country which will

guide us in providing an accurately gauged professional school program. The demand for the further training of people already launched in social work, the necessity for trained workers to replace the untrainable and those who for various reasons leave the profession, and the need of personnel to take care of expansion of the field have been so great that there was no apparent danger of producing an oversupply of trained workers.

Referring again to the personnel study mentioned above, it is worth noting that of the 740 social workers surveyed, 18.2 per cent had had no professional training in social work or anything else, 16.3 per cent had had training in social work only, 21.1 per cent had had training both in social work and another professional or technical pursuit, while 44.3 per cent had had their only professional or technical training in some other pursuit.

I do not think we shall suffer from the danger of oversupply of trained workers for some years to come. The time will come, however, when it will be necessary to find out, as it now is in law and medicine, what number of new people the community can absorb and to recruit that intake through the professional schools. At the present time our immediate task seems to be to prepare enough young people so that we can say to the agencies that there is no excuse for employing untrained workers.

#### OPPORTUNITY FOR RESEARCH AND EXPERIMENT

Important and essential as the schools are for the teaching of young workers, their functions include another almost equally essential item. I refer to what Professor Tufts in his book on *Education and Training for Social Work* calls "scholarly research" and "publication." The professional school for

education for social work in the future will succeed in proportion as it recognizes this duty and performs this function for the profession, not as an addendum to its teaching program, but as a vital part of that primary duty.

The field of social experiment and social research is still very largely uncharted and little understood. At present the social sciences offer many difficulties to the conscientious teacher. I once heard President-Emeritus M. Carey Thomas remind an audience that mathematics had been taught for, perhaps, four thousand years, and the social sciences for about forty. No wonder there remains much to learn regarding teaching method in the latter field! While teaching method may perhaps be thought of as primarily a matter of the teacher's individual equipment and personality, his work will be conditioned by the tools at hand, and certainly scholarly research and publication, together with laboratory work, furnish the tools of the teacher. That the training schools are alive to their problems and are putting forth valiant efforts to develop a suitable intellectual equipment is evidenced in many quarters. Two notable recent books, Edith Abbott's *Immigration* and Sophonisba Breckenridge's *Family Welfare Work in a Metropolitan Community*, are examples of the kind of publication that demonstrates clearly to the student in the school and to the public at large that social work is a field that is definable, which has an "educationally communicable" technique, and which in the content of its problems is challenging even to the best brains of which the community can boast. The New York School of Social Work is also publishing studies of great value and interest. Other schools are doing what their resources will permit.

Finally, there is one service to the profession which only the schools can

perform, and this is a crucial operation. It is the fusion of a knowledge of what the conditions of society are and what is being done to change them (with the alleged reasons for these activities) and the young and fresh mind of the student—I mean the real student with the zeitgeist of the oncoming generation. If one is teaching graduate students, once in a while at least he finds in his classes a penetrating mind that asks shrewd and searching questions, that marshals information and that presses a point to an embarrassing degree. He or she is the spirit of the new day. I can think of no other type of person in the community who has the same amount of time and degree of inclination to question intelligently what the whole thing is about. If you cannot satisfy that mind it is a danger signal. There are teachers—and some of them teach in schools of social work—who evade or brush aside those questions, and whose ambition it is to mold to a preconceived model the thinking of their students. They do a great dis-service to the profession in my opinion.

Every educational institution that is alive must be more than a transmitter of old ideas and the results of old experience. It must also be a transformer, and if you please, a generator. Teachers must learn some things—many things—from students and both together must bring forth a product which contains all of the old that is intellectually nourishing and assimilable by the young, that is, clean of the mere encumbrances of the past, and this must be fertilized with the new spirit which each rising generation brings. That is my notion of what education in the social sciences and techniques must do if the profession of social work is to fulfil the high potentialities which such leaders as Arnold Toynbee, Canon Barnett and Charles Locke in England, Jane Addams, the Abbotts, Mary Rich-

mond, Dr. Richard Cabot and many other of our own illustrious leaders have marked out for us. We can no longer pass the torch individually from hand to hand as in the early days of social work. The task is too large. The

schools must now furnish much of the illumination. It remains to be seen what their candle power will be. Whatever it is, it will to a large degree designate the place of leadership in society which the profession will hold.

## The Responsibility of the Trustee in the Development of the Trained Staff

By JAMES M. WILLCOX

Member of Board of Directors, St. Vincent's Home, Lansdowne, Pa.

MY own experience has not been broad enough to enable me to speak with authority on what should be the trustee's attitude toward a trained staff. My first practical acquaintance with the matter came as a manager of the Children's Aid Society of Pennsylvania. I was elected to the board twenty years ago. Two years later Mr. Edwin D. Solenberger was appointed general secretary of the society and on the general principle I have never since entertained a doubt. A captious person might think that the process of drawing a general conclusion from a single particular is not very convincing as an example of inductive reasoning. I have, however, had other opportunities of observation.

The responsibility of the trustee in the development of a trained staff depends on the proven value of such a staff. As I intimated a moment ago, we can largely beg that question in addressing this audience, but it is not, however, so firmly settled that all trustees can be assumed to have made up their minds on it, and I shall therefore touch on a few of its simple aspects.

### NEED FOR TRAINED MIND

Social work has been variously defined in accordance with the more or

less restricted concept of those using the term. In a broad sense it might be defined as the science of ascertaining and adjusting disorders of human relations—generally poor relations—in accordance with scientific standards. This implies, among other things, a technical education in certain subjects based on a foundation of at least partial academic culture. It has been said that "The minimum requirement would seem to be the usual undergraduate courses in sociology, economics, history, political science, psychology and biology."<sup>1</sup>

Mathematics, chemistry and astronomy have been omitted, but when one considers the complications of home budgeting—of rent, grocery bills, coal bills and all other bills—and the great importance of at least a fundamental knowledge of dietetics, it would seem that mathematics and chemistry have been slighted. Likewise, if it should turn out that Mars is inhabited the curriculum might well include at least a bowing acquaintance with astronomy.

The reason for a trained staff in social work is the same as for any other field of human endeavor—the best means of attaining the end. The greatest need today in our crowded,

<sup>1</sup>Steiner, *Education for Social Work*, p. 38.

busy, hustled and hustling lives is the power of concentration in the midst of a multitude of distractions; the power to think and to act.

Only a trained mind is capable of bringing to bear on any given task the wisdom which results from knowledge and experience. We know that this is so in the professions and in business. It is all the more so when the problem is to deal with the conditions that surround the poor, the destitute, the unfortunate, the sick, the injured, the helpless, the delinquent and the criminal—children and adults. Social work is not confined to the unfortunate manifestations of human existence but always with things that either ought to be done or omitted in human relations and therefore I have said that it is concerned with disorders. In a large sense it is the handmaiden of business and the other professions of the community and of the state. It is not its province to encroach upon the fields of law or of medicine but rather to adjust living conditions to dispense insofar as possible with the need of law or medicine or so as to conform to their requirements. It deals with individuals and with groups; it touches hospitals, charitable homes, institutions, schools, playgrounds and neighborhoods, the courts, the community and the commonwealth.

Individuals who are trained in these activities must be technically proficient; they must be highly intelligent, tactful, shrewd, understanding of human motives, patient, gentle and firm. They must know the principles of their profession and apply them. They must not be so lost in its rules and technique that they cannot find a human heart under the layer of acquired or inherited personal pride, prejudices, indifference, callousness and reticence.

As in all activities of life, the personal

qualities of the individual are a potent factor, but with such a background as I have briefly outlined it must be evident that the trained social worker brings to the great problem of social welfare an equipment and an aptitude which was not even dreamed of at a period well within the memory of many of those who now hear my words.

A friend recently summed up for me the difference between a trained and an untrained worker in the following words. The trained worker has:

The spirit of discovery toward his work.

An appreciation of the scientific method, and skill in the use of it.

A constant and conscious striving to understand and appreciate human beings.

The benefit of funded knowledge and experience. The untrained person who is working in an organization which does not train simply has his own experience to draw upon. The trained worker has the advantage of having interpreted to him the collective experience of many people.

Opportunity for continued development. The organization that is wise enough to employ a trained worker is, or should be, wise enough to recognize the importance of such supervision as will enable the worker to continue to grow.

For very interesting, practical examples of social service applied, I commend to your reading *The Art of Helping People Out of Trouble* by Karl deSchweinitz. Fortunately the preparation of workers for this field has been taken up by schools specially designed for the purpose and is now being supplied in some of our institutes and universities.

#### OPPORTUNITIES FOR TRAINING

How widespread this educational movement has become is apparent from the list of twenty-four schools of social work, all members of the Association of Schools for Professional Social Work.

The person with appropriate academic qualifications can complete the course at the Pennsylvania School for Social and Health Work in one year. As a means of increasing the number of trained workers, several organizations have developed the part work, part study scheme. The Children's Aid Society offers two fellowships a year for two years. The first year the worker receives \$65.00 a month, the second year \$75.00 a month. During the two years the holder of the fellowship takes in two years the work at the school which would be covered by the one year course. The balance of the time is spent as a worker of the Children's Aid Society. On completion of the course the worker is expected to remain one year with the society at \$100.00 a month.

The Visiting Nurse Society has two workers taking the one year course at the school in the two years, the remainder of the time being spent on the staff of the Visiting Nurse Society. These nurses receive half pay.

The Jewish Welfare Society has two workers taking the one year course at the school in two years, on a half time basis. They are paid \$800.00 a year.

The White-Williams Foundation by a special arrangement with the Commonwealth Fund has had fellowships for students who have taken lectures at the school and who have had their field work with the White-Williams Foundation in the public schools of the city.

The Society for Organizing Charity has apprenticeship courses in which one-half day a week is devoted to class and seminar work. This makes it possible for the apprentices to take one course a year at the school and one course in case work, which is given by the supervisor of the society. The work at the school is not sufficient to enable the apprentices at the Society

for Organizing Charity to obtain the certificate of the school at the end of two years. The society, however, has adopted the principle that the training should continue as long as one is connected with an organization. Therefore, it is possible ultimately, if a worker stays long enough with the society, to obtain a certificate from the school.

It may interest you to know that in the enrollment of the Pennsylvania School of Social and Health Work there are forty-two regular students who are taking the one and two year courses for the regular certificate of the school; twenty-three special students who will try to obtain this certificate over a longer period than two years; 188 persons who are taking two or more courses—most of the 188 are members of the staffs of social agencies, twenty-five organizations being represented—200 persons in extra-mural courses; 674 undergraduate nurses enrolled in a special course; sixty persons attending special lectures; 103 persons enrolled for lectures on mental hygiene problems of childhood; total, 1290.

I am informed that every graduate of the Pennsylvania School is placed almost immediately on graduation and that the school is constantly receiving requests for workers which it cannot meet. This school, by the way, is one of the participating members of the Welfare Federation of Philadelphia.

In my judgment one of the most constructive features of the federation is that which provides for the Council of Social Agencies. There could be no better forum for an exchange of experiences and discussion of theories than it affords, and should federation in Philadelphia ever function as it should function, and as I hope and believe it some day will function, the proceedings of that council will go to all parts of the

country and will be recognized as the highest authority on the problems of social work. I know of no other forum where so many bright minds engaged in different aspects of the work are brought so constantly and with such good understanding into mutual contacts.

The conclusion, then, I would have you draw from my words is that the responsibility of the trustee is not only to bend every effort to provide and develop a trained staff, but also to take an intelligent interest in the theoretical

as well as the practical studies which are necessary to qualify for a position on such a staff. Qualifications necessarily differ with the character of the work to be done, but even when social work is regarded from the broadest possible point of view it behooves all of us to see that it expands within practical limits and does not become so multifarious and complex in theories that the great objective may be lost in the multitude of subjects. Let it not get so that the forest cannot be seen for the trees.

## Every-Child—How He Keeps His Mental Health

By FRANKWOOD E. WILLIAMS, M.D.

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### SOME APPALLING FACTS

HOW the child keeps his mental health. Well, I am afraid we must, to begin with, face the rather unhappy fact that he does not keep it very well. Let us look for a minute at some of those who have been school children only a short time ago. There were 50,000 last year who had been school children not so long ago, who lost out entirely in the effort to make something out of their lives, gave up completely, and developed a frank mental disease sufficient to commit them to a hospital for mental diseases. There are 50,000 this year who will give up the battle in the same way. There will be 50,000 each of the next several years because the rate will not be lowered in brief time. We shall be fortunate if it remains the same. It may even increase. Looking ahead a matter of ten years, there will be at least half a million boys and girls out of our public schools, and not very long

out, who will not keep their mental health, but who will lose it entirely.

When it comes to neuroses—those with neurasthenia, hysteria, obsessions, phobias—we probably shall never know the number, but I think any physician or social worker experienced in these matters would agree with me that for every person who is insane there are at least three, if not five, who have a neurosis. This is another group of recent school children who have not kept their mental health very well. There is yet another large group, the delinquents. Here again we have no possible way of knowing how many delinquents there are in Philadelphia or in Pennsylvania or New York or the United States. The number of those individuals who come under arrest—and not only under arrest once, but under arrest anywhere from four to seventy-five or more times—is perfectly tremendous. These represent another large group of individuals, larger than either of the other two, who

have not kept their mental health very well. But we have not finished. There is yet the large group of dependent individuals—individuals who look to others for their maintenance, to our great charitable organizations and societies—a larger group than any of the other groups I have mentioned.

Now, my point is this: These are not separate problems! For the sake of social convenience we speak of these groups as the insane, the neurotic, the delinquent, the dependent. These are not separate problems, but are different manifestations of the same problem. They represent failures or partial failures at proper adjustment to life and mostly upon an emotional basis. I do not mean that there are no other factors that enter into these things. There are other factors. I do not mean that all of these individuals who are dependent or delinquent are insane—not at all. But I do mean that in dependency, in delinquency, we find upon examination that the mental factor is large, probably the chief factor that underlies both of these things.

But we must add yet other failures. There is an army of individuals in the country who have good ability, some of them quite rare ability; some, with excellent ability, have been well trained in our colleges and universities. These individuals are now occupying mediocre positions in life—comparative failures. They are not truly mediocre, but they are so handicapped with emotional problems and unhealthy mental habits that it is impossible for them to utilize the fine trained intellects they have. Their lot is the most tragic of all people—individuals who are not mediocre, but who function as mediocre. This is a mental-health problem.

Then there are those individuals who are well trained, who have good intellects, whom you know as a bit queer or undependable—who are unable to hold

jobs; who move from one thing to another, always unhappy, always dissatisfied, feeling that people have it in for them, that they do not get a square deal, or those who are forever chasing fads and fancies. Then there are those individuals who are cross and irritable, as mothers perhaps, and there are husbands who are unreasonably jealous and school teachers of an arbitrary, domineering type. All of these problems are problems of mental health.

#### WHO ARE THE MENTALLY SICK?

When we speak of mental health, we do not have in mind only those who are "insane" in a legal sense, but all of these things—whether it be unhappiness caused by the use of others in finding personal compensations—the individual who compensates for a feeling of inferiority by dominating in a ruthless way over a group of school children, a jealous husband, or an irritable wife; whether it be mediocrity through entrapment; or greater maladjustment in dependency or nervous and mental illness—we are dealing in all of these instances with mental health problems—different types of the same problem, not separate problems. I think we should bring in to our conception of mental health a conception we have in the field of physical health. In matters of physical health we speak of a person being sick or being well; a person who is sick has a disease and is probably in bed. But we do not say that everyone who is not sick in bed is well. We do recognize that there are people who have good physical health; others who have only fair physical health, and others who have very poor physical health, although they are not actually sick; and our effort along physical lines is to find those individuals who have poor physical health and only fair physical health and help them back to good physical health.

Now the same is true in the field of mental health, although it is not so generally recognized. There are people who have good mental health, there are people who are only in fair mental health and there are people who have very poor mental health, although they are not actually sick of a disease. While interested in all, our chief interest perhaps should be in those with poor mental health, in order that they may be brought back to good mental health. When we search in the community for these individuals, we find that they are people who are exhibiting certain signs of maladjustment which are commonly recognized as behavior problems.

So, then, when you inquire, "How does a child keep his mental health?" the first thing we have to face is the fact that the child does not keep his mental health very well, but that many children lose their mental health in one degree or another.

The person who composed the title of this address and placed in it the words, "keep his mental health," at least by implication assumed that the child had health to begin with. We ask, therefore, how then did the child lose the mental health that he began with? Those individuals who at eighteen or at twenty-five are not well, are not suffering from a condition with which they were born. This individual who is now the arbitrary principal of a public school; this individual who is a jealous husband, unreasonably so; this woman who is an erratic, irritable, difficult mother; these individuals were not born so. They were made so. An individual may be intellectually defective from birth, but aside from such defects the most that we can say in regard to that is simply this—that there are individuals who are born with a more sensitive nervous system than other individuals, but that does not

mean that this individual with a sensitive, quickly reacting nervous system is doomed to destruction. No. What is going to happen will depend upon what tunes are played on that nervous system; that nervous system, with its fine, quick response, can be an asset as well as a liability.

It has been the fashion, when things go wrong in the family, when the child develops some stubbornness or peculiarity, to blame the poor grandparents. If the grandfather had not done this, or if the grandmother had not married the grandfather, this would not be the result. We know very little about that. Even if it were true, it would help us little in the present instances; it is spilled milk. For social reasons it is well to learn how not to spill milk, but in understanding the difficulties of this child we had better look nearer home for the cause rather than stray off into the hypothetical inadequacies of a long line of dead ancestors. This child—granting that there was no definite organic defect at birth—had probably as fair, if not a fairer, start towards good nervous and mental health, so far as his birth is concerned, than he may have had so far as his physical health is concerned. If the youngster turns out badly—the difficulty has probably been forced upon him through the processes of his living instead of having been handed to him the day he was born. He had a good chance then; it is what has happened to him since that has produced this result.

#### WHO IS TO BLAME?

And where has the difficulty been? Again we have to face an unpleasant situation and that is this: If this youngster was fairly born, with a good prospect, and if now, at the age of seven he is developing tantrums; or if at sixteen he has become delinquent, or if at nineteen he has developed a neurosis,

or if at twenty-five he has developed a psychosis not of an accidental type, or an organic type, then, not having been born with these defects, where did he get them? If it were the measles we would ask, "whom has he been with?" It is a good question to ask here; and the answer is—mostly with his parents and teachers. It is impossible to escape the implication so we might as well say that if things go wrong with the child, we will get much nearer the cause if, instead of searching out grandparents, we look a little bit into the situation of the parent and the situation in the school.

In our present conception of things it would seem that parenthood, or rather married life, required but two essentials:—a facility on the part of the husband to make money and a facility on the part of the wife to cook and keep house. These are about the only two things we seem to care about and all preparation for marriage at the present time seems to be along these two lines. We are fortunate if the woman is trained to cook and keep house and if the man is sufficiently trained to make a living. *Parenthood is the only profession that can be practiced in the United States to-day without at least an apprenticeship training.* Even to be a plumber's helper one has to pass through an apprenticeship period and yet anybody can become a parent and have placed in his hands the responsibility of molding the lives of the children that come as a result. These parents know not the first thing about the matter. They are themselves the results of their own parents' conscientious and earnest malpractice, and so far as their own children are concerned it is pretty much a case of the blind leading the blind. As a result of the contact of this perfectly healthy child with parents who not only do not understand him (or them-

selves), but who are themselves unhealthy in many of their mental habits and emotional reactions, it becomes necessary for the child to develop defensive or compensatory reactions which if carried too far are likely so to cripple his development as to lead to poor mental adjustment, to difficult personal social situations, and to ill health.

When the child leaves the parent and goes to the school teacher he goes to an individual who may be conscientious and earnest, but one who is probably less well adjusted than the parent. She is furthermore trained especially for the teaching of certain subjects but she has no proper conception of the emotional life of the child or the problems of its emotional development. The child, therefore, receives not help but more problems. Many perish, and many more are seriously injured and handicapped by this crude treatment. The illness that this individual may develop is not the result of the development of some fatal defect within the individual which asserts itself. It is rather the result of the play of unfortunate influences around and about the life of the child and the blind efforts on the part of the child to adjust itself and find protection for its personality against this confusing play of forces.

At the present time, when faced with a rebellious child or a neurotic child, our last thought is that the situation can in any way be attributed to the kind and earnest parents or to the conscientious school teacher. We find our explanation at once in fate—in something that was innate in the individual that could not have been foretold, or that might have been foretold had we paid more attention to the ancestors.

#### METHODS OF SOLUTION

There are specific reasons for the reactions on the part of these children. It is not a matter of blind fate. It is

not a matter of innate cussedness which is now asserting itself. There are specific reasons as there are specific reasons for physical ill health on the part of these children.

In searching for a solution, we are likely to do one of two things: One is to place the burden somewhere else. We are very much inclined when troubles of this kind do arise—feeling that we can do nothing about them, that nobody can do anything about them, that nobody knows about these things—to place the burden and responsibility upon God. Now, there is no more reason for placing this responsibility upon Him than there is for placing responsibility upon Him for physical illness. Mental problems are not weird, mysterious problems of the unknown. The problem of the behavior child is no more a problem for God in that sense than is the problem of a child running a temperature. The problem is for the one who understands that type of problem and who knows how to search out the specific reasons.

The second method commonly used in finding solutions is to fall back upon good intentions, kindness, good will. Well, good will and good intentions are always usable instruments; but good will and good intentions can no more be substituted for expert skill and knowledge than maternal instinct and maternal love can be substituted for expert knowledge in the presence of a sick child. We used to think that maternal love and maternal instinct in some queer way really knew better how to take care of a sick child than the pediatricians. Some grandmothers don't like pediatricians yet. But the world is getting to know that maternal love cannot be substituted for skilled knowledge and we now prefer to depend on the pediatrician. The best of intentions and good will cannot be substituted for real knowledge.

This problem of mental health will be solved in the same way in general that we are solving the problems of physical health. Problems in physical health have been and are being solved through three chief agencies: namely, the accumulation of knowledge (specific knowledge); individuals specially trained in the use of that knowledge; and the dissemination generally of accurate information. It is through these three agencies that we are bringing under control matters of physical health and we can say, probably, that the illness in any community is in general proportionate to the amount of ignorance and the number of skilled professional people in that community.

The problem of mental health will be met in the same way: by applying the knowledge we have which is not inconsiderable; by increasing our specific knowledge of these matters; by utilizing experts skilled in the handling of these problems; and by disseminating generally information in regard to these things. There are, of course, more nervous and mental diseases or ill health in the world than there is physical ill health, and for a very obvious reason—we have never done anything about it. We have not until comparatively recent times had much specific knowledge; there are still but comparatively few who are skilled in these matters; and there is almost no accurate information in general circulation. It is not surprising, therefore, that the amount of mental ill health and emotional maladjustments is so very large; but we have considerable specific knowledge now. The number of persons adequately trained in the use of this material increases; gradually more accurate information is getting about. Through these agencies it may be expected that—over a considerable period of time—control of the problem will come, be-

cause it is not an unmanageable and hopeless problem at all.

Just a word in regard to those who may be said to be expert in these matters and those who do not claim to be. There are those who through professional training have come to a degree of expertness, such as the psychiatrist, the psychologist, and the psychiatric social worker. Must credit be given this group for bringing a new idea into the world—the idea that we must come to understand more accurately the emotional problems of children as we understand their physical problems? The psychiatrist and his co-workers have brought no new idea. Thoughtful parents everywhere, thoughtful teachers, thoughtful social workers, thoughtful physicians in general medicine have long been aware that what we needed was to handle more specifically the emotional problems of childhood. All have been working in that direction. The psychiatrist has probably emphasized the problem more for the reason that he cannot avoid it in his work; he makes no pretense of bringing to the understanding of human problems any new philosophy or new method or even a new point of view. What he has to offer is merely an instrument of some-

what finer precision in accomplishing the purposes that had already been defined and deemed desirable by thoughtful people generally.

Control of this problem will come through wise parents who understand their children, wise social workers who really understand the problems of their clients. The psychiatrist, the psychologist, the psychiatric social worker are mere drops in the bucket and always will be nothing but mere drops in the bucket. They can assist, but the real solution will come when parents are trained and when the world in general or all intelligent people are fully aware that a mental trouble is as specific as a physical problem and that when that problem arises the proper course is to seek specific and expert advice and handle it in the same way as they would handle physical problems with which they are now already familiar. This cannot come about in a short time, but it can come about in time. I think there was never a more hopeful time in the world, so far as mental health is concerned, than the present. More and more people are becoming aware that these things can be handled, are anxious to have them handled and ready to support those so engaged.

## Every-Child—How He Keeps Well

By DR. ROYAL STORRS HAYNES

Professor of the Clinical Diseases of Children, Columbia University

**L**ONG before Every-child began to practise the gentle art of keeping well, the limitations of his achievement in this art were in a great measure established by his choice of grandparents. By this I mean not only his parents' parents, but that long line of ancestors extending back—according as you be-

lieve or not in evolution—to the time of Adam and Eve or to the remoter period when his relatives were less engaging but more prognathic individuals. For this child is the focussing point of two streams of heredity, continuing in his protoplasm structural tendencies and vital capacities which affect in no small

measure this endeavor which he is about to commence.

His choice of his father and his mother, too, is something which he cannot afford to neglect. We must hope that they are young—but not too young—well, strong and of temperate habits, given to excess neither in alcohol nor fatigue. So will he start his living with the best chance of profiting by all the things that doctors and nurses, social workers and philanthropists—to mention but four of the types of individuals interested in the health of the child, in this, his century—have made ready to his hand.

We hope that the influence of Every-child with these parents he has selected will be great enough to induce them to seek the advice and guidance of a competent physician during the months in which he changes from a single microscopic cell to that highly differentiated and complex aggregation of cells with its many functions and its infinite possibilities that we know as a rosy and delicious morsel of humanity—the new born babe. If it is true that “the first hundred years are the hardest,” it is equally true that in the matter of building health and keeping well no period of Every-child’s life holds greater possibilities for good or for ill than this “prenatal” period. Of infant mortality, which as you know means deaths of infants under one year of age, congenital causes contribute more than twenty-five per cent. Care of the mother during pregnancy so that she may be well and build well her baby, giving him strength and not deranging his orderly development by fever, infection, toxemia or physical abnormalities, is the surest means not only of preventing death from congenital causes, but of keeping Every-child well.

Therefore, he will send his mother to a capable obstetrician, if she can afford private service; to a maternity center or

the prenatal clinic of your maternity hospitals if she cannot, to the end that her pregnancy shall be uninterrupted and uneventful and her labor, skillfully timed, shall leave her capable of bearing other children successfully and shall bring him into the world uninjured, with all the health that is his rightful due.

An infant crying in the night  
And with no language but a cry

Language clear and powerful enough, I am sure you will agree, to attract attention to Every-child during the period of his infancy. It is an important period: and from the first his unsmiling countenance shows that he realizes his task; realizes that during the year to come he must grow, must triple his weight and double his length; that he must lay down good bone in his cartilaginous framework, and cover this with active muscle; that, establishing mechanisms for which he has not yet had use, he must maintain these and other functions of his body normally; and that he must produce teeth against the time when his food must be chewed before it is swallowed. Further, he has to develop a nervous apparatus which shall permit him to control better and better his new body and to come into conscious relationship with his environment.

#### A GOOD START FOR EVERY-CHILD

First and most important is his diet—the wherewithal to live and grow. And he chooses his mother’s milk, knowing that nothing else is so precious to him nor so necessary to his keeping well. In it he has a perfect food, a fresh, warm, clean fluid, obtained in the amounts he desires, containing every necessary element—fat, sugar proteid, salts, water and accessory substances or vitamins—and containing them in such proportions and in such form that he may with the least digestive effort

build them into the flesh and bone of his growing body.

It will not be his fault if he has to accept a substitute. He will not wish to run the risk which artificial feeding, good as it has become through years of effort on the part of conscientious pediatricists, still entails. But if he has to, he will choose as a substitute the best and the cleanest cow's milk available and he will ask his mother to take him regularly to be weighed and examined by a trained physician capable of prescribing a food which will fulfill his requirements for growth and activity. This must be a food which shall be suitable in amount, quality, availability and balance of food elements. It may or may not be heated; it may be fluid milk or it may be dry; the formula may be complicated or it may be simple according to the physician's experience and Every-child's need; but *it must be clean*. Every-child knows that nothing has so lowered the infant death rate as has the production of clean milk and the education of mothers in the safe handling of it. Where fifteen years ago, diarrheal diseases killed many infants during their first year, now, where the milk of infants is clean and is kept clean, summer diarrhea is almost unknown.

As this happy result has been in large measure due to the influence of the milk station or baby consultation, thither does Every-child go if financial circumstances require. There his mother learns in addition to the manner in which she should feed him, how to keep him clean; how to clothe him; how to regulate his bowels. She learns that he should have plenty of fresh air and that it is well to forestall the possibility of scurvy, happily rather remote, by giving him orange or lemon or tomato juice. She learns, too, that her baby may avoid rickets with its attendant ill health and deformities, if

he has plenty of sunlight directly on his skin, or, failing this, which is very difficult to achieve in our cities in the winter, by the giving of cod liver oil which contains a substance that in part overcomes the lack of sunlight, a substance which, it seems, the codfish has had to develop to live as it does in the dark ocean depths. She will be told that the use of artificial sunlight by means of the ultra violet lamp is a remarkable help in addition to the cod liver oil to keep the baby free from rickets and full of vitality. Her doctor in his office or at the milk station will caution her in regard to the dangers of colds, of contact on the part of her baby with tuberculous individuals, of the risks of whooping cough and measles which are very fatal to young infants.

And so Every-child comes to the end of his first year.

#### THE ALL-IMPORTANT PRE-SCHOOL AGE

In Shakespeare's day infancy must have endured longer or the school door must have opened earlier to Every-child than now, for he puts no words into the mouth of Jacques to indicate an Age of Man between "the infant mewling and puking in the nurse's arms" and "the whining schoolboy with his satchel and shining morning face, creeping like snail unwillingly to school." To-day, had we the Bard of Avon, we would introduce "And then the 'toddler' tied to his mother's apron; troubled by his molars, adenoids and tonsils; always into mischief, underfoot of all."

For of late years, the pre-school age child has come into his own and has become a subject of interest and study. Left to shift more or less for himself, he has struggled through the years from two to six handicapped at times by defects or abnormalities and always exposed to those infectious diseases

which have been regarded as necessary evils of his age, until, entering school, the examining doctor has found a child unable to profit because of ill health from the school curriculum. Nowadays, however, it is recognized how much attention is due him.

We may be sure, then, that Every-child in Philadelphia will stand upon his rights as soon as his two legs will carry him and will demand that everything be done for him which is essential to keeping him well.

Again in this period of his life, his diet is of primary importance; for without a sufficient and continued growth in height and weight he cannot be considered well. We may have controversies about how much a certain child should weigh and how tall he should be at a given age—for the factors of race and family habit bring exceptions to the rules—but we cannot admit as satisfactory a child who does not progress.

Every-child as a "runabout" is more and more active; he has ceased to be a stationary individual: he will not stay put. Therefore he needs a greater proportion of energy producing foods. Milk remains the most important; but breadstuffs, cereals, vegetables, eggs and meat are demanded. From now on his diet approaches more and more the habitual diet of the adult and the nutritive ratio or the relationship between the calories given in building foods and the calories given in energy foods increases in favor of the latter. Where during the period of most active growth a ratio of 1:5.6 seems ideal, it changes gradually to 1:6 or 1:6.5. But Every-child's food must be *simple* and, may I say, it should be well cooked. I think that we have far to go yet in this particular element of nutritional study. Also, variety, if the essential food elements are all provided and in adequate amount, is not of

nearly so much importance as fond mothers think. There is no sauce like that of hunger, and some of the finest children I know eat year in and year out meals whose unvariable Spartan plainness would be repugnant to us grown folk who are accustomed to require "taste" as a fillip to our appetite.

This period which we are considering is one of great peril to Every-child. It is the period in which he shows his highest susceptibility to the infectious diseases. He came into the world protected by his mother against some of them but during the latter part of his first year that protection gradually disappeared and now he confronts on his journey measles, diphtheria, whooping cough, scarlet fever, yes, and even smallpox.

#### IMMUNITY FROM DISEASE

He should not be allowed to have these. We know better now than to say "Oh, he'd better have them and be done with them." Just putting them off by preventing his contact with cases is very worth while even if we cannot prevent his having them ultimately. A great physician has said, interpreting the curve of incidence of measles, "If you can keep a child from having it until he is five, he may have it with impunity."

But we can do better with smallpox and diphtheria now and we hope presently to prevent measles, whooping cough and scarlatina also.

You are perhaps not accustomed to think of smallpox in connection with children. Yet, before Jenner introduced vaccination with cowpox, Every-child had smallpox before he was six years old. And so sure was this to occur that the village authorities in England in the 18th Century divided the children into "have had" and "to have" smallpox. Practically everyone

bore the marks of its invasion; whence Doctor Johnson's epigram

Envious and foul disease, could there not be  
One beauty in an age and free from thee?

That this is not so to-day is due to the protection afforded our children by generalized vaccination. Where vaccination is not practised, smallpox takes its toll now as ever. In the unvaccinated its mortality is seventy-five per cent. In the vaccinated—though rarely a vaccinated person may contract the disease—its mortality is nil. Every-child in Philadelphia politely demands to be vaccinated.

Diphtheria lost much of its dread with the introduction of antitoxin in 1894. But diphtheria is constantly with us for there are many persons in the community who without harm to themselves harbor and distribute virulent diphtheria organisms. Diphtheria is kept going by these "carriers" and as delays occur in the administration of antitoxin, there are still deaths from diphtheria. To eliminate diphtheria as smallpox has been in conscientious communities, we must create immune individuals everywhere. Roughly speaking, fifty per cent of the population are immune. The susceptibles are chiefly the young children. We have a means for rendering them immune and, we believe, immune for life. By virtue of the fact that the toxin of diphtheria may be neutralized as to its poisonous properties by the addition of antitoxin, while it still retains the power of stimulating in the individual substances of a protective nature, we can confer an immunity on our children by the toxin-antitoxin injections, harmlessly and usually painlessly. Every-child in Philadelphia politely demands to be immunized.

We have hopes for a similar solution in regard to measles, whooping cough and scarlet fever, but the time is not

yet. At present, for the first two of these, so lightly regarded and yet so fatal, under certain circumstances, we must still rely on vigilance in the prevention of contact. As children coming down with measles and whooping cough are infectious often before the disease is diagnosed, Every-child's mother must be thoroughly instructed in their earliest symptoms. And the conscience of the community must be aroused to the duty of reporting every case of communicable disease.

Every-child must be protected from people with colds. He is very susceptible to them. Furthermore as a runabout Every-child lives near the ground. It is colder there; there are more air currents; and, due to gravity, more bacteria. If Every-child now catches a cold it is very liable to become an inflammation of the middle ear or a tonsillitis and to each of these there are unpleasant sequels. Whether or not adenoids and tonsils are more frequently diseased to-day than formerly, and whether Mr. Ford in scattering so widely the blessings of mechanical transportation has, in the dust and smoke which his busy emissaries cause, introduced a factor which has made adenoids and tonsils more troublesome, we cannot say. But we do know that diseased adenoids turn a cold into otitis media and diseased tonsils open the way for inflamed lymph nodes, rheumatism and heart disease. And in such a situation Every-child willingly makes the sacrifice of these organs which seem to serve, nowadays at least, no useful function.

The pre-school age is par excellence the period for the development of habits—good habits, I mean—which will endure through life. For a good habit is as tenacious as a bad one and there is no need to break it. So the wise mother of Every-child inculcates good habits—habits of eating, chewing well,

cleaning up the plate, regularity at meals; habits of long sleep and open windows; habits of bathing (or being bathed), of the use of the toothbrush that no first tooth shall be lost; habits of regular elimination. Nor will she forget or neglect habits of play and behavior by which Every-child may fit harmoniously into his environment and gain those great adjuvants to health, happiness and mental serenity.

So will he come to his first great adventure.

#### ENTERING SCHOOL—ITS SIGNIFICANCE

The school has changed since Shakespeare wrote. Nowadays, like Castoria, the children cry for it. School attendance seems to bring a delight that other generations did not know. Indeed so agreeable is it made that one wonders sometimes if Jack is not now in danger of becoming, not a dull boy, but a boy without the capacity to buckle to and conquer the tasks that life will bring. Be that as it may, school life brings to Every-child changed conditions. It brings work; confinement indoors; restraint; changed meal hours; often hurry and anxiety—in one word *strain*. Entrance into school is the first place where Every-child comes definitely into contact with organized social life. He has a responsibility toward the community for he is about to enjoy the benefit of a community investment and the community has the right to demand that the pupils in its schools—in which it has invested—shall justify this investment by benefiting from their instruction and contributing of that benefit in later life.

To fulfill this responsibility Every-child must be fit.

#### LEARNING TO KEEP FIT

To keep himself fit Every-child makes use of all the information which has been obtained and all of the meth-

ods which have been so admirably worked out, since the figures of the draft showed that a large percentage of our young adult population from whom our army was to be made were below standard. You are all familiar with the innovations which have been introduced into the teaching of health to school children and the widespread response which a sparking and interesting manner of presentation of this subject has brought from every section of this country. Many of you have active parts in the attempt to bring to Every-child a consciousness of the value of health and to teach him "The Rules of the Game."

But he sees it from the other side and his first contact with this complicated system is his physical examination on his entrance to school. The school health examination is one of the oldest of Every-child's aids to keeping well and one of the most important. Let us hope that, in Philadelphia, Every-child comes to it accompanied by his mother, and, if he has one, his family physician. Let us hope that, all false modesty cast aside, Every-child is examined undressed so that it may be a real examination of the child and not of a head protruding from a suit of clothes. It is of vital importance that the school inspector be able to evaluate correctly the physical condition of the entering child, classifying him as to his eyesight, his hearing, his teeth, his nose and throat defects, the condition of his heart and his lungs, his posture, his state of nutrition. Only by so doing can there be an intelligent co-operation between home and school and Every-child be fitted to meet the demands of his school years.

Of course *we* know, for we have followed Every-child, that he has been vaccinated and been given toxin-antitoxin, that his diseased adenoids and tonsils have been attended to, that he

has been kept away from tuberculosis and that he has not been permitted to have rheumatism and heart disease. But he may have defective vision for which, now that he must use his eyes so constantly in his studies, glasses may be necessary. However, we trust they will not be inflicted unless they absolutely are necessary. And Every-child may fall more than ten per cent below the expected weight for his height and age and be a candidate for study and help in a nutrition class. There he will learn again what and how to eat; there he will benefit from the example of others and stimulated by their progress, work hard to gain normal weight, which means health. Particularly is it likely that he may be below par in the efficiency of his body mechanics or posture because at just this age he is liable to show relaxation of the static side of his muscular system. There is nothing more important, in my mind, than a correction of faulty body mechanics. Faulty body mechanics not only wastes precious energy as a dragging brake wastes gasoline, preventing proper growth, but also deranges the functions of the body so that its existence is absolutely incompatible with perfect health. And I think Every-child agrees with me and wants to learn how he may make his body serve him in the efficient way it was intended to do.

In his sunny and pleasant school-room, with other eager and active children, Every-child finds that in addition to the three R's, his teacher is constantly introducing information and instruction on how to keep well. It is interesting to him. There may be games, there may be songs, there may be art competitions for the creation of posters on healthful living, or class score

cards keeping track of the morning meal and the use of the toothbrush. Once in a while, the class may give a health play or listen to health stories told by the Health Fairy. Little by little Every-child comes to a realization that the things he has been demanding in his earlier years of others, he must now do for himself: that he must not only try to keep well himself, but he must help and encourage others, too, by his example and that he must bring home the lessons of health learned at school.

If his school hours are long and interfere with his midday meal, he finds that his school recognizes the value of a school lunch for children who do not get enough at home in the middle of the day or who live far away. Perhaps he will assist in the preparation of this and learn many useful things about food values and the right kinds of food.

And then Every-child plays—outdoors in the fresh air, exercising his active young body and developing his mental control. For play has the very important function of being the training ground on which the child learns the principles and the methods that, as a man, he applies to work.

After play and the evening meal, long hours of sleep bring Every-child refreshed to his next interesting day.

So, going from class to class, taking from this place and from that the good health the gods have provided him, meeting his yearly physical examinations with a better and a better body, Every-child approaches manhood and his life's work, bright, active and alert, the living example of the ancient dictum—"a healthy mind in a healthy body."

And this is how Every-child keeps well.

## Book Department

MERRIAM, CHARLES EDWARD, and BARNES, HARRY ELMER. *A History of Political Theories*. Pp. XII, 597. New York: The Macmillan Company.

This book is a sort of memorial to the splendid ability and teaching power of Professor William Archibald Dunning. It is edited by Charles Edward Merriam, Professor of Political Science at the University of Chicago, and Harry Elmer Barnes, Professor of Historical Sociology, Smith College. Professor Merriam writes the introduction under the caption of "Recent Tendencies in Political Thought." Malcolm M. Willey, of Dartmouth College, has a chapter on "Some Recent Critics and Exponents of the Theory of Democracy." Professor F. W. Coker discusses "Pluralistic Theories and the Attack upon State Sovereignty." Other chapters and their contributors are:

Professor E. M. Borchard—"Political Theory and International Law."

Professor Caleb Perry Patterson—"Recent Political Theory Developed in Jurisprudence."

Professor Paul H. Douglas—"Proletarian Political Theory."

Professor Carlton J. H. Hayes—"Influence of Political Tactics on Socialist Theory in Germany."

Professor Herbert W. Schneider—"Political Implications of Recent Philosophical Movements."

Professor Harry Elmer Barnes—"Some Contributions of Sociology to Modern Political Theory."

Professor Charles Elmer Gehlke—"Social Psychology and Political Theory."

Professor Alexander A. Goldenweiser—"Anthropological Theories of Political Origins."

Professor Franklin Thomas—"Some Representative Contributions of Anthropogeography to Political Theory."

Professor Frank H. Hankins—"Race as a Factor in Political Theory."

The compilation is no doubt the best book on political theories coming out in recent times. The authors of the various chap-

ters write with lucidity and each knows his field. There is a good index. The selected references at the end of each chapter are ordinary.

ROBINSON, EDGAR E. *The Evolution of American Political Parties*. Pp. viii, 382. New York: Harcourt, Brace and Company, 1924.

The title of this book seems somewhat inappropriate. One's expectations will not be fulfilled if evolution signifies to him development from the simple to the complex, accompanied by the establishment of new forms and the differentiation of functions. From this viewpoint, Ostrogorski is more satisfactory. Except incidentally, and in the introduction and last chapter, the treatment cannot be called analytical or philosophical to any great degree. It is in the main historical, but selectively historical. The author, noting that "little attention has been given to describing the activities of the succession of comparatively small groups of men, who, under cover of various names, have continuously exercised or sought to exercise the governing powers in the nation," sets forth "in the order of their appearance the succession of political parties" with special emphasis on the "character of party formation, and with the purpose of shedding 'light on party origins which seem to be peculiar to this country.'" "Party has been considered in a narrower sense in the hope of showing the influence that party organization has had in the more inclusive political history of the government."

Whoever writes on parties must perforce define, or accept tacitly a definition of, party. By Professor Robinson, for the purpose of simplification, "it is conceived as most accurately seen, not as a segment of voters, no matter how often arrayed under the party banner; nor as a group of officials, no matter how insistent in program or how long in the public eye; but as a party organization quite apart from government and continuing to exist in the degree of support given it by the voters." No great depths, however,

are reached in exploring the play of organization activities and exigencies upon the tissue of government, although the author performs a distinct service to clearer thinking by pointing out the confused meanings often attached to the word "party," as illustrated in the following example: "The radicals of the party intend to force the party to absorb new ideas, and unless the party shows progress in the coming session of Congress the party is doomed to certain death."

That much of party is contained in organization there can be no doubt. Thus Michels: "What, in fact, is the modern political party? It is the methodical organization of the electoral masses." However, in the statement that "the dominant Republican party is not a party but a coalition of parties," and in many other cases, the author seems to lose sight temporarily of his definition of party, and in justifying the exact application of the term "party" to the organization partly because of its recognition in the laws of many states, he forgets perhaps that the same state laws are quite as solicitous in laying down the qualifications for the party membership of individuals.

Professor Robinson discovers the first party organization in the country's history in the patriotic societies organized in all the colonies to concentrate the forces of resistance to the official British policy. Next, the "party of the revolution" was essentially embodied in the system of committees of correspondence. He believes it erroneous to regard the vote taken upon the Constitution (the election of delegates to the ratifying conventions) as indicative of a conflict of parties and likewise incorrect to say that party lines were drawn in the first election of officers for the new government. The following of Hamilton in the first Congress he accepts as the agency of the first party government under the Constitution, and the few of those who had come to have a part in the government who disapproved the activities of Hamilton, as the beginning of a party of opposition.

The real alignment of conflict for the first parties rested on differing conceptions of the function of party. "To one group, party was the agency by which selected represent-

atives governed for the nation. To the other group, party was an agency by which the mass of the people were accorded greater influence, aided to act in their own interests, and to govern themselves." These conceptions appealed to parties for forty years, and, Professor Robinson thinks, constitute the fundamental difference in American party philosophy, influencing men's attachment to party even to-day. Added to these and in a large measure superseding them, has been the conception of party purpose, arising out of an American need, which has actuated the party organizations from Jackson's time on. All the purposes of party, the author holds, have outlived the conditions which gave them birth, and cannot be effectively applied to the present need of protecting the liberties of the citizen and solving for the average man more modern economic problems.

Although the author admits that economic interest encroached upon and seized control of party organization at times, he is able to discuss the Whig-Democratic conflict with barely a mention of the change in the status of the cotton industry, the rise of a laboring class in the northern cities, and the concern of the free farmer over the nation's territorial and homestead policy. Further, the author, perhaps as a consequence of his conception of party as embodied in the leaders and members of the organization, has not much to say regarding the minor parties since the Civil War, or the causes of dissent from the two great institutions of party faith.

The defeat or destruction of the present major parties depends upon the development of a new conception of party. "Until the average man sees in a new party a new function for party it is certain that every movement, however sound its proposals, will remain weaker than the old organizations." The reviewer would ask whether the founders of the present Republican party, at its birth, conceived a new function for party, other than the achievement of its economic and social program? The new conception of party implies, according to the author, "an organization of a comparatively few men who are supported by a great number of enrolled citizens to whom they are responsible and by whom they may be

removed. The need calls for actual enrollment, payment of dues, and continuous support. Such a conception will lead to the appearance of a considerable number of parties." He points out the advantage, for the purpose of securing a new alignment, of capturing the presidency, without hinting that the method of electing the president is one of the greatest obstacles to the rise of a new party and, all the more, to the appearance of several parties. Furthermore, while our present forms of governmental organization and procedure remain, the existence of many parties would bring weakening confusion into national politics. This is not to say that new parties might not be worth the price. "National parties, as the history of national politics clearly demonstrates, can be formed only on the basis of durable combinations of sectional interests," is the opinion of Professor Holcombe.

Professor Robinson has incorporated the findings of many recent special studies in the field of party activity and policy. The extensive bibliographical note at the end of each chapter will be very useful to many readers of the book. All in all this book will constitute a welcome addition to the existing material dealing with the American party system and has the merit of being comprehensive in the extent of the period covered.

RAY, P. ORMAN. *An Introduction to Political Parties and Practical Politics*. Pp. 690. Third Edition. New York: Charles Scribner's Sons, 1924.

The third edition of Professor Ray's well-known and exceedingly useful text on parties and practical politics is really a new book. It has been so thoroughly revised that the author may well claim that "practically every chapter has been entirely rewritten." This is not to say that the great bulk of the book is not the same. Indeed, a glance at the table of contents would lead one to suspect that it had not been changed at all, for the chapter headings are generally the same as in previous editions and some chapters are scarcely changed at all, *e.g.*, the ones on campaign methods, on machines and bosses, on nomination and election of members of the Congress and of presiden-

tial electors. In other chapters the material has been not so much rewritten as rearranged, *e.g.*, the two on practical politics in legislative bodies. In all of them, however, there is much entirely new material in addition to that needed to bring the book up to date. The more important items added are with respect to the presidential primary (which, by the way, is almost identical with Professor Ray's article in *THE ANNALS* for March, 1923, though this is not indicated); party machinery; registration and election methods, including voting machines and absent voting; compulsory voting; civil service reform; the experience with the recall; and party organization in legislative bodies. The chapter on party finance is particularly good.

The party platforms have been removed from the text and made into an appendix, a much more satisfactory arrangement. The very useful "Questions and Topics" appended to each chapter, which are continued, have been revised also and many new suggestions are made. The bibliography is splendid, quite the most complete on this subject which is readily accessible. It also has been rearranged; in addition to being brought up to date it is now assembled and reclassified in 128 pages at the end of the book instead of being annexed to the chapters. Even the index has been done over, but not to its improvement, which is a pity, for the volume contains so much information that a good index is really necessary. The documentation is generally adequate, yet the author's reason for giving credit for quotations in some cases and not in others is hard to discover. And in this connection some errors have crept in.

All in all, however, the work is enormously improved over previous editions in content, arrangement and style. It is more than a first rate college text book in the subject of practical politics; it is also a very useful guide to the more experienced student of institutions. The new edition also indicates that Professor Ray himself has a much clearer idea of the nature of parties and of political problems and a firmer grasp on the whole topic. Nevertheless, while the theory of parties is touched very briefly in Chapter I, there is really no systematic philosophy observable in the work. In-

deed, one wonders if Professor Ray is not much more of a preacher than either a philosopher or scientist. This might be inferred from frequent references to the "duties of the voter," and from the emphasis on party reform and independent voting. In the chapter on the presidential primary the author is positively hortatory. On page 299 will be discovered an old friend: "Good government is mainly a matter of getting the right men elected to office," about which the following from an article by Herbert Quick, in a recent number of *The Country Gentleman*, may be quoted: "This sounds wise, but it is nonsense. In business nobody pays any attention to such balderdash." Still, a considerable amount of uplifting is needed in college teaching, and nobody will find fault with a splendid text book for not including what the author did not intend to include.

VICTOR J. WEST.

JOAD, C. E. M., *Introduction to Modern Political Theory*. Price, \$1.00. New York: World's Manuals, Oxford University Press.

This little volume gives in condensed form the main points of political theory, beginning with *laissez faire* individualism. Despite its title, the book is very largely concerned with various forms of socialism, which is predominantly an economic theory. But this nominal inconsistency really enhances the practical value of the book, because of the almost universal tendency toward the subordination of political to economic factors.

The author has sketched with admirable clarity and fairness the various subdivisions into which the followers of Marx have grouped themselves,—no small task, when one considers the fine shadings which separate the groups. The main strength of the presentation lies in the utterly dispassionate detachment with which the author sets forth and considers these various theories; he is neither a protagonist nor an antagonist, but he weighs every argument sympathetically.

Criticism of the theories is reserved for a separate, final chapter. This arrangement is a good one, but it seems rather unfortunate that the scope of the book has per-

mitted only the briefest critical analysis of the various proposed schemes for the reorganization of society. A brief bibliography of the main sources in the field has been appended at the end of the volume.

J. H. LEEK.

PECK, HARVEY WHITEFIELD. *Taxation and Welfare*. Pp. 265. Price, \$2.50. New York: The Macmillan Company.

This study by Professor Peck is interesting. Starting with the statement that "most current discussions of taxation in the United States seem to the writer futile or misleading," he develops his own views in a series of chapters divided into two parts. The first part deals with the scope of public expenditures and the second with the distribution of the tax burden. The treatment is largely abstract and will doubtless not reach those who are most immediately responsible for framing tax legislation.

Professor Peck feels that the collapse of German imperialism has left the more individualistic theory of the state in the position of leading importance, but does not conclude that the policy of *laissez faire* follows. Instead, he finds in an examination of developments in political science and jurisprudence that there is in these sciences a basis for the desirability of extending public activities, not for the sake of an abstraction, the state, but for "the welfare of society, in the sense of the welfare of the individuals who compose it." With this viewpoint he finds his economic theory in harmony. In successive chapters he argues convincingly that "with increasing density of population and with the growth of civilization an increasing public expenditure is desirable."

In his chapters dealing with the distribution of the tax burden the author adopts Aristotle's view that justice is a kind of equality, modifying it with the contention that "equality" is a relative term. This relativity is one (according to Hobhouse) in which consideration should be given to (1) effort made, (2) value of work done, and (3) needs of the performers. Without attempting at proof he takes the position that "one important function of the state is to mitigate inequalities of wealth." This assumption will not be accepted by all readers without question, at least in the form in

which it is presented. Also the definition of justice is regrettably, though perhaps necessarily, vague.

From this basis the argument proceeds to a very effective defense of highly progressive taxation. The arguments that such taxes discourage enterprise and prevent accumulation of capital are in the judgment of the reviewer effectively answered. Finally there is advanced the author's theory of taxation which he designates as the theory of net utility or consumers' surplus. It is based on an analysis of the utility of income and of the cost of income.

There is much loose discussion of taxation now current. Taxes are high and will remain so, but it is not surprising that those who feel the burden are endeavoring to have it lessened. Abstract presentations like the one under review are much needed, but they should be supplemented by a popular treatment that will reach a wider audience.

ERNEST MINOR PATTERSON.

PARMELEE, MAURICE. *Blockade and Sea Power*. Pp. x+449. Price, \$3.00. New York: Thomas Y. Crowell Company, 1924.

The qualifications of the author of this volume for writing the first portion of his book, and the simple and lucid manner in which that portion of the book is written, must preclude any considerable criticism thereof, even if the results were not, as they are, of such a character as to elicit nothing but commendation. We have in the first half of the book a clear, orderly, and reasonably full description of the Allied blockade as it was established, expanded and operated from 1914 to 1919. Fortified by statistical data, personal observations, and official documents to the fullest extent necessary, this history of one phase of the naval operations of the Allies in the World War is likewise almost painfully neutral or objective in its presentation.

When we turn to the second portion of the book, dealing with international organization and the use of sea power by the world state, there appears to be much more ground for differences of opinion. No one can question the efficacy of blockade when intelligently employed by belligerents

against one another in war. One may even accept the author's belief that unless a world state is established the war against war must be fruitless. Lastly, one may feel that sea power would be a tremendously powerful weapon of control for use by the world state—if it could be so used. But one may doubt precisely whether any world state conceivable within another century could be so sure of itself, so unified in its counsels and activities—would it not necessarily be merely a federal state?—as to be able to employ such a complicated and delicate process of control as blockade. The discussion of coercive action by the world state surely betrays a fantastically abstract idea of the reality or practicability of such a program.

Indeed, what with the repeated references to the "Entente League of Nations" and the strictures on the Washington Conference of 1921-1922, one is forced to admit that the second portion of this work has the defects corresponding to the excellent qualities evident in the first portion. When the author is describing facts and analyzing the course of events he is clear and convincing, as again in dealing with the problem of the freedom of the seas in the second portion of the work. But where he is considering future action he is too clear and too logical and too symmetrical in his thinking to take account of those inconvenient facts and irregular developments in contemporary international life which make the actual progress of events somewhat different from the expectations of the framers of paper constitutions for world government. The things condemned here are hardly as bad as they are pictured, the plans projected can hardly work out as well as the author hopes. The volume as a whole is a curious combination of realistic history and courageous but impracticable utopianism.

WHEPLEY, J. D. *Reconstruction*. Pp. 383. Price, \$3.50. New York and London: Funk and Wagnalls Company.

This volume is divided into two parts, the first chapters in the first part being general in scope while those in the second part deal successively with various concrete topics. A number of the latter present conditions in the different leading countries of Europe.

Unfortunately the arrangement of sub-

ject matter is not clear. The same subjects are treated in different places and there is a considerable amount of repetition. Also the typographical errors are numerous. In most instances they do not cause confusion, but the statement (p. 216) that the "foreign trade of France in 1913 was valued at about 1,500 million francs" is seriously misleading.

The author believes that international relations are in a confused and dangerous state and he has little confidence in the ability of the various debtor nations to meet their obligations.

E. M. P.

ABBOTT, WILBUR C. *The New Barbarians*. Boston: Little, Brown and Company.

Professor Abbott's thesis may be said to be that the recent immigrant, whom he calls "the new barbarian," is primarily responsible for the tendencies toward revolution, whether they are called socialist, anarchist or communist, the "Plumb plan," the "North Dakota Experiment," "the Third Party" or just plain radicalism. His indictment of the present situation (and indictments are the popular order of the day) is on the whole fairly well done, although the data are not so logically constructed as one would wish. Some of his chapters really have the merit of being mighty good essays, although having the appearance of being interjected into the book rather than forged in as an integral part of the argument.

As to "the new barbarian" being primarily responsible there may be serious question. The majority of the present day *intelligentsia* is either of admitted American stock or of foreign-born parents and American education and they are the ones who are responsible for the intellectual movements towards radicalism and revolution.

Professor Abbott's effort to evaluate these movements qualitatively is admirable. He does not succeed so well in evaluating the situation, qualitatively. Indeed it is open to question whether their influence can be so determined. The radical can more easily secure the public ear than the conservative, or the normal person, because he likes extreme and striking statements, and likes what is out of the ordinary. To what extent, however, such statements really in-

fluence his thoughts and actions is a question difficult to determine and so perhaps Professor Abbott is wise in not undertaking the impossible.

Sane and suggestive comments on current conditions abound and make the volume one of profitable reading, although one may be disposed to question the appropriateness of the title, the arrangement, the question of emphasis and above all the main thesis as to the responsibility of the recent immigrant being accountable for the damage he believes is being done to an old fashioned conception of American democracy.

This is the initial volume of a new series on American Nationalism to be edited by Henry Bass Hall.

CLINTON ROGERS WOODRUFF.

FAIRCHILD, HENRY PRATT. *Immigration: A World Movement and Its American Significance*. Revised Edition. Pp. 520. New York: The Macmillan Company, 1925.

In the colossal fight to bring the huge flood of immigration into this country under social control, Professor Fairchild's book, published in 1913, played an honorable part. Now after twelve years appears a new and revised edition which takes due account of the immense change that has been brought about in public opinion, the new restrictive legislation, and the prospect that international migration bids fair to raise up a real world problem. He insists:

The closing of the doors of America to a mere crack has increased rather than diminished the importance of immigration as an international problem. The urge to emigrate among European peoples is probably stronger to-day than at any time in the past hundred years. The virtual elimination of the principal outlet, as far as the majority of nations is concerned, has recast the problem in entirely new terms. Europe is being forced to give deliberate consideration to migration problems such as has never been called for previously.

The work is that of a seasoned and thorough-paced sociologist. It is judicial in tone and his conclusions have the air of being findings of a scholar rather than rationalized prejudices. Statistically the work is extremely solid. Moreover, care has

been taken to picture the European background of the alien and the motives which bring him into the flow.

The author sees our immigration as a part of a world population problem and our social control of this flow as an initiation of a line of policy which ultimately will implicate all the peoples with high standards to protect.

The author treats the "Americanization" furore with that half amused contempt which is felt by sociologists generally.

He is a consistent Malthusian and realizes that the easy-going open-door policy touching the inrush from the congested areas is as dead as the *couvade*.

Quite justly he characterizes ours as "the most spectacular experiment in indiscriminate and unlimited immigration that the world will ever know."

EDWARD ALSWORTH ROSS.

SCHNEIDER, THEODORE I. *Budgetary Control for the Cloak and Suit Industry*. Pp. XIII, 150. New York: Maxwell Keller Publishing Company.

The author hopes that this is the forerunner of many specialized monographs on budgets. The budget will play an increasing part in assuring competency in private and in public business. The statistical data used in the book have been compiled from records of actual performances in successful cloak and suit businesses. The book treats the requirements for budgetary control, operating and financing statistics, sales prices and other ratios in relation to budgetary control, and records for budgetary control.

WOLMAN, LEO. *The Growth of American Trade Unions 1880-1923*. Pp. 170. New York: National Bureau of Economic Research, Inc.

This monograph describes in concise English and shows by tables the growth of the American Trade Union from 1880 to 1923. The data are as complete as the available records will permit. The book is well documented. The author finds that, all things considered, it is probable that the extent of organization for all industry was considerably greater in 1923 than in the years immediately before and after the dec-

laration of the World War; that for manufacturing industries it was substantially less in 1923 than in 1920; that in transportation and mining the drop from 1920 to 1923 was not so great as in manufacturing industries; and that in the building trades, the drop in these last years was slight and organization in that industry in 1923 stood little, if at all, below 1920.

HARRISON SHELBY M., and Associates. *Public Employment Offices*. Pp. 685. Price, \$3.50. New York: Russell Sage Foundation, 1924.

This volume is the result of an investigation undertaken by the Russell Sage Foundation in 1919 and the field work for which was completed in the following year. In the first section, Bradley Buell discusses the need for public employment offices and concludes that neither want advertisements nor private employment agencies, whether the latter be managed by unions, employers, philanthropic associations or profit-seeking individuals, adequately meet the needs of employers and workers. A public employment service is needed to provide for the large groups of workers that are not served by existing agencies and this need is particularly acute in those industries which the fee-taking agencies neglect because of the lack of sufficient profit. Only a public system, moreover, can co-ordinate the labor supply on a national scale for such tasks as harvesting wheat, etc. Finally there is a greater surety that the public offices will be more neutral than private agencies in the struggles between the organized workers and their employers.

Mary La Dame, in the second section, considers the relative merits of a centralized national system of public offices as compared with a federal system. She finds the latter to be preferable both because it would utilize the existing state machinery and because it would provide for local autonomy in the matter of placements within a state or city. She favors the provision of federal grants in aid to stimulate the states to increase their employment work and to have the federal government lay down general standards and through inspection keep the state offices up to them. The federal government would also maintain a system of

inter-state clearances to facilitate the transfer of labor. In view of the general prejudice on the part of the employers against the Department of Labor and because any effective public system must secure their co-operation, Miss La Dame suggests that the administration of the system be confided to an inter-cabinet commission composed of the Secretaries of Commerce, Labor and Agriculture.

Section three was written by Leslie Woodcock and Miss La Dame, and gives a full discussion of the proper functioning of a local employment office. Office layout, the receiving of orders from employers, the handling and appraisals of applicants, the technique of clearance and employment records and statistics, and publicity are discussed with much minutiae.

The final section on *Methods of Working with Groups Requiring Special Service* was written by the late Frederick King. The problems connected with the placement of farm labor and of migratory, immigrant and negro workers are considered as are those for women, professional workers and juveniles.

Taken as a whole, the work does not make any striking contribution to the theory of employment exchanges, nor is its style such as to attract any large number of readers. Its chief use will be as a manual for those engaged in public employment work.

PAUL H. DOUGLAS.

BROOKINGS, ROBERT S. *Industrial Ownership*. Pp. 107. Price, \$1.25. New York: The Macmillan Company, 1925.

The growth of corporations and the union of corporations into great industrial combinations have, according to the author of this little book, created a new alignment of economic factors by separating management from capital and distributing capital ownership among a host of small investors. As a result of the dispersion of ownership and the separation of ownership from management, the Capital-Labor problem dissolves while the Public-Labor problem arises. Capital is hired and rewarded according to the competitive forces of the securities markets.

Workers therefore can gain no future advantage by destroying capitalism and set-

ting up some new social order based upon a redistribution of capital. Rather must labor seek to increase its per capita production as the only means of procuring continued improvement in living conditions. But there can be no positive increase in per capita production until the wastes of industry are removed. Among the chief causes of waste are the anti-trust laws forbidding corporate co-operation, and the union policies of restricted output. To gain union adherence to policy of maximum production it will be necessary to be frank with unionists about the facts of corporate business, and to convince union men that capital is receiving only a fair return. Management too must become a representative of labor, anxious to secure for labor the largest return consistent with fairness to the public as consumer-buyers and to the throng of stockholders as advancers of capital. Upon management also devolves the duty of removing the fear and fact of unemployment.

The author thinks that if these views are accepted, co-operation will replace competition among corporations, and co-operation between management and men will make obsolete the wasteful warlike system of collective bargaining. Some statistical backing for the facts asserted in the text are printed as appendices to the book.

Mr. Brookings has crystalized his life experience as an industrialist and as educator in this readable book. His conclusions are worthy of consideration, although his book is too tiny to allow him room for more than a suggestion of the proof of his contentions.

SELEKMAN, BEN M. *Sharing Management with the Workers*. Pp. 142. Price, \$1.50. New York: Russell Sage Foundation, 1924.

Mr. Selekman's book is one in the series of studies of industrial relations being made under the direction of the Russell Sage Foundation. This report deals with the Partnership Plan of the Dutchess Bleachery at Wappingers Falls, N. Y.

Nearly the whole book is devoted to a straightforward description of the industrial experiment at the Dutchess Bleachery. Too little space is allotted to an evolution

of the plan, but the book should be valuable for one seeking information as to the steps taken in putting the experiment into operation.

MALCOLM KEIR.

ALLPORT, FLOYD HENRY. *Social Psychology*. Pp. XIV, 453. Price, \$2.50. New York: Houghton Mifflin Company.

This is a good general textbook on social psychology. The author treats social psychology as a part of the psychology of the individual. The text deals with the physiological basis of human endeavors, instincts, habits, prepotent reflexes, feeling and emotion, personality, and the nature and development of social behavior as stimulated by language, gestures and facial and bodily expression. The response to social stimulation is discussed in three chapters. Matters of social adjustments are analyzed and in a final chapter social behavior is discussed in its relation to society.

WILLIAMS, JAMES M., PH. D. *Our Rural Heritage*. Pp. 246. Price, \$3.00. New York: Alfred A. Knopf, 1925.

This book is a penetrating inspection and analysis of the social psychology of an old-time, New York state, rural community. The findings are, however, more or less true of most American agricultural communities of northeastern United States before 1874, which is as far as this book takes us, and of north-central and northwestern communities up to a more recent date. The community intensively studied is the one the author considered in his rather well known doctoral dissertation, *The American Town*, some of which can be found in the present study in unmodified form. One gathers that the same data were used for both. But while the former was a sociological study of a very general nature, the present work is a comprehensive survey of rural attitudes and beliefs, most of which are directly determined by the necessity of the farmer adjusting himself to the various phases of the material environment.

The determining influence of these factors and some others, largely of a traditional nature, are then demonstrated in the attitudes to weather and moon, those prevailing in the family, those concerning sex rela-

tions, parent and child relations, economic attitudes, those of business and professional men, those of social intercourse, humor, institutional and personal religion, and public education, the intellectual, juristic and political attitudes, and the development and maintenance of custom. Attention is drawn throughout, but particularly in the concluding chapter, to the significant way in which these rural attitudes have permeated the whole of American life. Particularly interesting are the expressions of speech reflecting rural attitudes, many of which are still in common use, with which the author seasons his work.

This is, as far as the reviewer knows, the first systematic analysis of early American rural attitudes, and as such is a valuable and important contribution.

J. O. HERTZLER.

BEACH, WALTER GREENWOOD. *An Introduction to Sociology and Social Problems*. Pp. XVI, 369. Price, \$2.25. Boston: Houghton Mifflin Company, 1925.

This is an excellent handbook for college classes or for the general reader, although somewhat brief for teaching purposes unless supplemented generously by outside readings. Its intellectual level is perhaps better adapted to juniors than to sophomores. The book as a whole is a rather skillful combination of the type of treatment emphasized in Cooley's *Social Organization* with the best features of books like Ellwood's *Sociology and Modern Social Problems*. The first nineteen chapters are remarkably reminiscent of the categories and viewpoint of the former book, with occasional chapters which recall the plan of treatment of Ross (*Principles of Sociology*) and Bushee. But, it should be said, the resemblances of this book to the others mentioned is one of similarities of concepts and outlook only. Professor Beach has collected and organized his own material in his own way, and he has done it well. Seven of the eight chapters in Part I deal with human nature, inherited and acquired. Part II (ten chapters) is concerned with communication, group life, social change, conflict (three chapters) and co-operation (one chapter). Part III (ten chapters) has for its theme social organization and social control, with the emphasis

upon social institutions. The family, the economic order (four chapters) political, moral and educational institutions are the ones emphasized. Population and immigration, as well as class conflicts and war, are given the economic emphasis. On the whole, environmental rather than the inheritance factors are made prominent. Institutions are viewed largely from the control aspect, but causal factors are not neglected. There is a final brief chapter on "Progress and the Elimination of Social Evils" which is quite sane. There are good bibliographical references and stimulating questions at the end of each chapter. The treatment as a whole leans further toward the psycho-social emphasis than that of any other textbook in sociology except Ross' *Principles*, and the brand of social psychology drawn upon is Cooley's rather than Ross'.

L. L. BERNARD.

FRYER, DOUGLASS. *Vocational Self-Guidance*. Pp. 379. Price, \$3.00. Philadelphia: J. B. Lippincott Company, 1925.

The development of adequate sources of information concerning occupations is one of the pressing problems in the field of guidance.

Twenty-one chapters in this book present information concerning that number of the so-called "business professions." The list includes such occupations as advertising, journalism, photography, commercial art, salesmanship, banking and engineering in its fundamental branches. These chapters were contributed by recognized leaders in the fields which they represent. Most of the material was presented originally as lectures to the vocational group in the Central Branch of the Young Men's Christian Association in Brooklyn.

Two additional chapters written by Lorine Pruitt, Ph.D, present an excellent discussion of "Business professions" for women.

In the first seventy-six pages of his book the author discusses vocational guidance, self-analysis, the classification of occupations, and occupational adjustments.

Dr. Fryer's book makes a contribution to the field of occupational information which

justifies a place for it on the reading lists of those persons who are interested in the movement of vocational guidance.

WILLIAM C. ASH.

AKAGI, ROY HIDEMICHI, Ph.D. *The Town Proprietors of the New England Colonies. A Study of Their Development, Activities and Controversies, 1620-1770*. Pp. 348. Philadelphia: University of Pennsylvania Press, 1924.

Dr. Akagi has written an excellent book. He has chosen an important subject, the landed classes of New England, and he has wandered very widely over the field in his search for material. His style is remarkably good for a foreigner, though a few lapses occasionally appear.

The proprietors formed the capitalist class of New England, and practically though not legally controlled the affairs of towns and colonies. They held the offices, exercised dominant control in the government, and constituted a land community, separate from but interwoven with the political community of the township. They were not, as Mr. Akagi says, responsible for the management of the towns, and one of the serious defects of this book is the tendency throughout to minimize far too much the legal importance of the town meeting. The proprietors as such had nothing to do with the government of the towns; legally they had to do only with land ownership and distribution and similar matters arising out of the possession of land. This was conspicuously true of the older period before 1700, a period that is not clearly marked off in Mr. Akagi's account.

The older towns were different in spirit and purpose from those of the later periods, and I almost doubt if any one not born and bred in New England, and much less a foreigner, can fully grasp this distinction. Even Professor Osgood, in his admirable chapter on the land system of New England, has not fully perceived the difference. There was a unity and collective purpose in the earliest towns that the later towns did not possess. In his search for the reasons why the New England settlements took the form of a congeries of nucleated towns, Mr. Akagi has missed entirely the significance of the plantation covenant and the character of

the community as a group of Christians covenanted together for the worship of God and the management of their secular affairs. The religious element cannot be left out in a study of the New England town.

Generally speaking this book is a valuable

contribution to the history of New England in colonial times, and I can but congratulate the author on his industry and on the skill with which he has marshaled the evidence relating to so complicated a subject.

CHARLES M. ANDREWS.

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# TREND OF WAGE EARNERS' SAVINGS IN PHILADELPHIA

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MARGARET H. SCHOENFELD.



## INTRODUCTION

IN the past decade unusual attention has been given to the subject of thrift. Government agencies, banks and industrial plants have carried on educational programs to encourage saving. A leading economist stresses the importance of these programs when he says "where people who are equally industrious, intelligent and capable are competing, the advantage in the long run will be on the side of the most thrifty."

To no group in the community has the savings appeal been made more directly than to industrial workers. The census of 1920 shows nearly one and one-half millions of persons gainfully employed in manufacturing and mechanical pursuits in the state of Pennsylvania. One third of a million more are engaged in mining. A study of wage earners' savings deals, then, with the most conspicuous single group in the community.

What savings institutions have made the greatest appeal to this group? Has the growth been the same in the industrial city of Philadelphia as in the state as a whole? This study was undertaken to answer these questions as well as show what funds should be considered to indicate the general trend of saving in Philadelphia and the state of Pennsylvania.

The past decade has been one of notable change in the form of institution in which wage earners accumulate savings. There has been a demand on the part of the small saver for investment opportunities. Reserves in mutual savings banks can no longer be regarded as indicative of the general trend of savings. Shares in building and loan associations increased 217 per cent, savings deposits in state banks 250 per cent and those in trust companies 157 per

cent in a ten-year period when mutual savings bank deposits increased by 61 per cent. Philadelphia showed a still higher rate of growth. Shares in building and loan associations increased 266 per cent, deposits in state banks 457 per cent and in trust companies 367 per cent. This growth made the building and loan associations the largest single savings institution in the city.

In the same period protection in the form of industrial life insurance more than doubled. Industrial companies added to this protection in the form of group life insurance, accompanied by savings plans. Most of these plans provide a higher return than the market rate of interest. Accumulation in plant savings funds covered by this study amounted to one to five per cent of the total wage bill.

What industrial savings plans in Philadelphia industries have been most effective in encouraging thrift? This cannot readily be answered. Through industrial plans where accumulation is for a permanent fund with no easy opportunity to withdraw, the percentage of the wage bill set aside is lower than where the savings fund is of a temporary character. How much of these funds is ultimately invested no one can determine from the data available. Investments in homes, in company stock and in small denomination bonds have been encouraged and may exert an important influence in the future upon the sources of capital accumulation. The study shows that these investment opportunities have been of a considerable importance among Philadelphia wage earners. Though interpretation is difficult, one of the newest aspects of this study is furnished by the data on the results of thrift plans in nineteen industrial establishments in Philadelphia.

While there is no evidence to show that the increase in savings was proportionate to the increase in earnings, the level of savings was markedly higher after 1918 than in earlier years. Besides, the depression of 1921 shows that workers must have had a larger reserve than in previous cycles of unemployment. Whereas in earlier industrial depressions savings funds actually decreased, the only effect of the inactivity

of 1921 was to prevent a growth equal to the normal increase.

This study shows that an index of consumers' reserves cannot be based upon data for mutual savings banks alone. The fluctuation in the various forms of savings and the importance of newer types of accumulation must be considered in constructing a general index of savings.

ANNE BEZANSON

# Trend of Wage Earners' Savings in Philadelphia

## CHAPTER I

### GROWTH OF SAVINGS FIELD

THIS study deals with savings in the city of Philadelphia during the past decade of rapid shift in earning power. The period was characterized by new opportunities for investing savings through government and plant agencies, as well as through new associations or branch institutions modeled upon existing types. To study adequately the savings reserve one would have to deal not only with mutual savings banks, savings funds in trust companies and state and national banks, building and loan associations, industrial insurance, postal savings and liberty loans, but with any factors that show the entrance of the small saver into the field of investment. This would involve a study of purchases of stock by employees in their own and other companies, either outright or on the installment plan, as well as purchase of homes. Even the balances in fraternal organizations and trade unions might represent a considerable reserve.

A study of savings of the industrial wage earner must include not only reserves in institutions available to the small non-industrial saver but savings in additional organizations provided especially for the wage earner's use. Obviously, all sources of wage earners' savings could not be separately measured. It has been possible to interview executives of some twenty industrial concerns in order to ascertain their success with thrift plans. This sampling has necessarily been selective. There has been little interviewing where plants were not engaged in a savings program. Such contacts

disclose a variety of reasons for non-participation, such as irregularity of employment, high turnover, unwillingness of workers to have personal matters known to employers, fear of overlapping into a community field and added clerical expense and responsibility for safe investment of funds.

The savings funds in mutual banks, trust companies and state banks have been surveyed, although it is believed that mutual banks have a more uniformly industrial clientele than do state banks and trust companies. Totals for building and loan associations have been considered for all societies as well as for those directly related to the employees of a single plant.

A comparison has been made of industrial policies issued by the Prudential and Metropolitan Insurance Companies, and all industrial policies in the state of Pennsylvania. In the case of balances in fraternal orders and even trade unions, it has been possible to secure only a small number for purposes of comparison. Government agencies for thrift have likewise been included by data covering the Liberty Loan sales of Philadelphia as well as postal savings returns. Possibly the most difficult problem is that of securing any information as to the number of wage earners owning property—a means of saving more potent than any other in regulating the habits and movements of the worker. In this connection nothing more than the trend of home ownership is indicated.

Even with the most detailed research it would be impossible to secure

total savings for any group. It is feasible to secure savings within an individual plant, building and loan association or savings bank. The problem of following through all savings systems for the net savings of a particular group offers obstacles. Granted it were possible to segregate investments representing a limited section of the city's population, there would still be the difficulty of ascertaining what amounts of borrowed money had been secured on such collateral.

Many important questions concerning savings in a period of considerable change cannot be answered by a statistical study. Such a study can show whether the new sources of saving slowed down the development of older institutions, or whether saving of one kind was brought about by withdrawal

from another. Amounts cannot be totalled with the difficulties of recounting. Accordingly a detailed analysis is presented for each of the major forms of saving in so far as it is possible to secure data. In absolute amounts, the net increase in savings is great. However, interest centers in whether savings kept pace with the increase in earning power or whether the augmented earnings were swallowed up by increases in the cost of living. Again, some of the increase in saving may have been due to the concentration of a larger population in the city. Of special interest is the effect of the depression upon savings. Wherever differences are significant, a comparison is shown between data for the city and state. The ultimate result in growth may be seen in Table 1.

TABLE 1—AMOUNT OF MAJOR SAVINGS FUNDS \*

|  | PHILADELPHIA  |               |                    | PENNSYLVANIA  |               |                    |
|--|---------------|---------------|--------------------|---------------|---------------|--------------------|
|  | 1913          | 1923          | Index †<br>Numbers | 1913          | 1923          | Index †<br>Numbers |
| <i>Saving Fund Deposits:</i>           |               |               |                    |               |               |                    |
| Mutual banks . . .                     | \$170,199,218 | \$287,391,386 | 168.9              | \$206,660,302 | \$332,812,622 | 161.0              |
| <i>Time Savings Deposits:</i>          |               |               |                    |               |               |                    |
| State banks . . . . .                  | 872,923       | 4,863,638     | 557.2              | 56,515,105    | 197,771,799   | 350.0              |
| Trust companies . .                    | 29,350,154    | 137,154,088   | 467.3              | 144,079,113   | 370,458,073   | 257.1              |
| <i>Building and Loan Associations:</i> |               |               |                    |               |               |                    |
| Assets . . . . .                       | 132,940,263   | 486,532,837   | 366.0              | 233,564,456   | 741,539,681   | 317.5              |
| Receipts . . . . .                     | 25,242,170    | 97,281,528    | 385.4              | 44,961,174    | 154,250,473   | 343.1              |
| <i>Industrial Insurance:</i>           |               |               |                    |               |               |                    |
| Amount in force . .                    | NOT AVAILABLE |               |                    | 565,015,321   | 1,256,035,103 | 222.3              |
| Premium receipts                       | NOT AVAILABLE |               |                    | 18,682,665    | 48,809,817    | 261.3              |
| <i>Postal Savings Balances:</i>        |               |               |                    |               |               |                    |
|  | 414,856       | 2,611,410     | 629.5              | 1,934,587     | 11,777,919    | 608.8              |

\* Data covering yearly balances for banks and building and loan associations throughout this discussion have been compiled from the Annual Reports of the Commissioner of Banking of the State of Pennsylvania and are supplemented through the courtesy of Philadelphia's banks and building and loan associations. In the collection of insurance figures the *Insurance Year Book* was used. Further detailed material was furnished by the Prudential and Metropolitan Life Insurance Companies. The Postal Savings System supplied statistics of development both for the city and state.

† Throughout this study all index numbers are computed with 1913 as a base.

In 1913, deposits in mutual banks in Philadelphia were five and one-half times savings deposits in state banks and trust companies taken together, and 20 per cent higher than building and loan assets. In other words, deposits in building and loan associations amounted to some thirty-seven millions less than mutual savings funds. Ten years later building and loan assets were one and two-thirds times mutual savings deposits: time savings in state banks and trust companies, owing to their low starting point, had not reached absolutely as high a figure, but showed a higher rate of growth than either. By 1923, time savings had reached one-half the total of mutual banks.

Using 1913 as a base, mutual bank deposits had an index in 1923 of 169, time savings in state banks 557 and in trust companies 467. The index of building and loan assets was 366. The growth in balances in mutual banks was substantial, that in state banks and trust companies more appreciable, but this may be discounted somewhat by reason of low figures in 1913. When one comes to building and loan assets, the increase is not only material but is based upon a total of 133 millions. The reversal in the relative importance of the different balances does not mean a lack of normal growth in mutual banks, but an extraordinary increase in assets in building and loan associa-

TABLE 2—CENSUS OF MANUFACTURES

| YEAR  | PENNSYLVANIA                   |                               |                          |
|-------|--------------------------------|-------------------------------|--------------------------|
|       | Average Number of Wage Earners | Total Wage Bill (000 omitted) | Average Wages Per Person |
| 1909* | 877,543                        | \$455,627                     | \$519                    |
| 1914* | 924,478                        | 527,953                       | 571                      |
| 1919* | 1,135,837                      | 1,406,066                     | 1,238                    |
| 1921† | 863,917                        | 1,006,856                     | 1,165                    |

| PHILADELPHIA |         |           |       |
|--------------|---------|-----------|-------|
| 1909*        | 251,294 | \$126,049 | \$502 |
| 1914*        | 251,286 | 138,249   | 550   |
| 1919*        | 281,105 | 326,792   | 1,163 |
| 1921†        | 226,042 | 270,467   | 1,197 |

| PENNSYLVANIA EXCLUSIVE OF PHILADELPHIA |         |           |       |
|--|---------|-----------|-------|
| 1909                                   | 626,249 | \$329,578 | \$526 |
| 1914                                   | 673,192 | 389,704   | 579   |
| 1919                                   | 854,732 | 1,079,274 | 1,263 |
| 1921                                   | 637,875 | 736,389   | 1,154 |

\* 1909, 1914, 1919 figures from 1920 Census, Vol. 11, Manufactures, p. 126, *seq.*

† 1921 figures from 1921 Census of Manufactures, pp. 1472-1572.

tions and in savings deposits in state banks and trust companies.

In the state, as a whole, in 1913 building and loan assets were about one-seventh above mutual bank totals, and one-sixth above the combined totals of state banks and trust companies. At the close of 1923, building and loan assets were more than double mutual savings funds and one-fifth below the totals of all mutual banks, state banks and trust companies taken together. In rate of growth, savings funds more nearly than other balances maintained the standard of progress set in the city, the index of 1923 being 161. This is explained by the fact that of the ten mutual banks in the state, six are in Philadelphia. At the close of 1923, out of a total of \$332,812,622 on deposit, \$287,391,386 were held in Philadelphia. State banks had an index of 350, trust companies 257, and building and loan 317. In these funds the state as a whole, including agricultural, mining and iron centers, has not kept pace with the industrial city of Philadelphia. This is true of state banks, trust companies and building and loan associations, as well as of saving funds.

The Bureau of the Census has published figures of total wages paid industrial workers, and the average number of wage earners. To these data are added average per capita earnings. This material is presented in Table 2 for the areas under consideration.

Between 1909 and 1914 the increase in average earnings was much the same for all groupings. Philadelphia's average was somewhat lower than the balance of the state in both cases. By 1919, average wages had more than doubled, Philadelphia again falling lower than the state. The average number employed had expanded materially. The year 1921 was characterized by a sharp drop in the average number of wage earners. In Philadel-

phia the decrease was nearly 20 per cent, in the rest of Pennsylvania, 25 per cent. Average wages fell in the state while those in Philadelphia rose. Actually, total earnings rose to an index of 266 for the state and 236 for the city between 1914 and 1919, and fell lower for the state than for Philadelphia in 1921. This change in earnings must be kept in mind when considering the growth of savings.

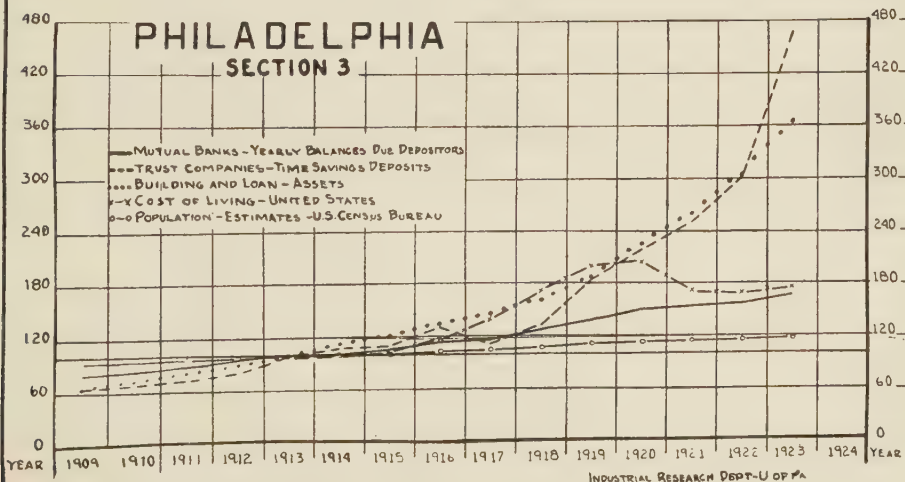
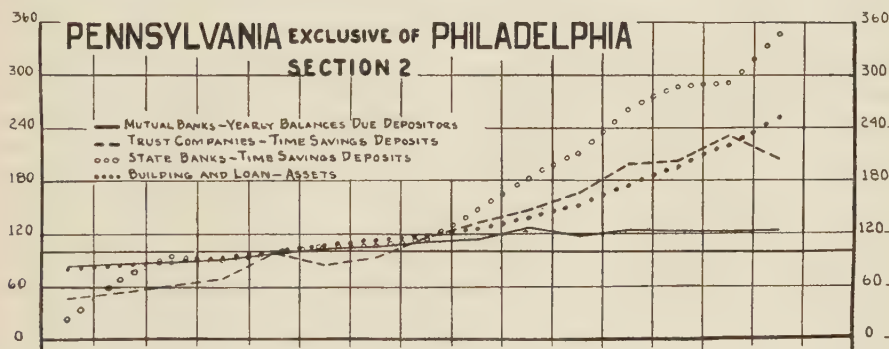
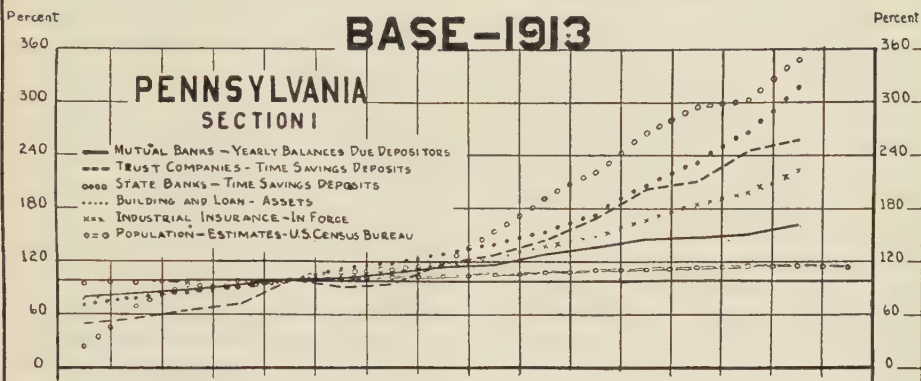
Index curves representing the growth of savings are given in the three sections of Chart I.<sup>1</sup> In section 3, for the city of Philadelphia, the lines representing population based upon estimates as of July, by the United States Census Bureau, and the index of cost of living issued by the United States Bureau of Labor Statistics, are included.

The population curve shows gradual increase. Prior to 1913 mutual savings deposits increased slowly, and time saving deposits and building and loan associations more rapidly. The years 1916 and 1917 witness an erratic movement in trust companies; a high mark reached in 1916 was followed by a drop in 1917—the single decrease in these figures in the past decade. Building and loan assets rise with even more regularity, showing less development than time saving deposits only in the year 1919, while the cost of living index sweeps higher than any thrift agency during 1918 and 1919. In 1920, when rate of increase in cost of living is halted, and earnings reach a high figure, building and loan assets continue upward and the steepest part of that curve as well as of the trust company curve occurs in the four years following. There is no appreciable slowing down of this increase even in the 1921 depression. In this year the total wage bill had decreased 17 per cent below the 1919 total in Philadelphia, and 28 per cent

<sup>1</sup> Tables of index numbers upon which the charts are based are given in the Appendix.

CHART I

# GROWTH OF SAVINGS INDEX NUMBERS BASE-1913



in Pennsylvania. From 1919 to 1922, the movements of time savings deposits in trust companies and building and loan assets are parallel. In 1923, the phenomenal rise in trust company deposits brings its curve far above building and loan assets.

In section 1 of Chart I, for the state of Pennsylvania, figures for state banks and industrial insurance have been included. State banks show rapid growth in recent years. While the important growth of industrial insurance is shown by its regular movement, in rate of growth it lags behind the commercial banks and building and loan associations. Both before 1913 and immediately thereafter, the trust company falls below other agencies, with low points in both 1914 and 1915. The relation of cost of living to savings is much the same as that in the city. For the state, building and loan associations are found in advance of trust companies, and tend to approach state banks in 1922 and 1923.

Section 2 of Chart I represents the development of savings for the state of Pennsylvania exclusive of Philadelphia. One is struck with the generally slower rate of growth in savings as compared with Section 1 where the weighting of Philadelphia is operative. At the close of 1923, savings in state banks amounted to nearly two hundred million, of which less than five million was held in Philadelphia. Trust companies had nearly two-thirds their savings outside the city.

When the growth in the different

areas is compared, the curve for trust companies shows a direction similar to that for the whole state. After 1920, the state exclusive of Philadelphia does not approximate the growth of savings in the city, where change is striking. Moreover, the drop in trust company deposits outside the city during 1914 was not operative within the city. The city's peak of 1916 was followed by a drop in 1917 that did not take place in the state. Mutual banks show a sharper rise in 1918 than do those of the city, but a generally lower scale of expansion for the whole decade.

For building and loan associations curves of total state and state exclusive of Philadelphia are markedly the same, with the total state maintaining a slightly higher level due to the decidedly more rapid expansion in the city. The city curve shows a continuous rise from an index of 64 in 1909 to 100 in 1913. For the balance of the state, the index was 82.5 in 1909. In the past decade, despite the fact that the entire state's assets developed without any falling off, the expansion in Philadelphia has been so much more rapid that the distance between the curves for the two areas has materially widened.

Finally, there have been years of minor growth and even years of reduction in time savings deposits in commercial banks, but taken as an entirety, the amounts of saving have risen steadily. In the detailed analysis of savings facilities, these tendencies will be more fully discussed for city and state.

## CHAPTER II

### SAVINGS IN MUTUAL BANKS

Pennsylvania, and more notably the city of Philadelphia, is known as the first home of the mutual saving institution. The earliest bank of this type, the Philadelphia Saving Fund Society, was established in 1816. There are now six saving fund societies with branches scattered over the city in such a way that access is easy to the bulk of the industrial population, of which the majority of their clientele is composed.

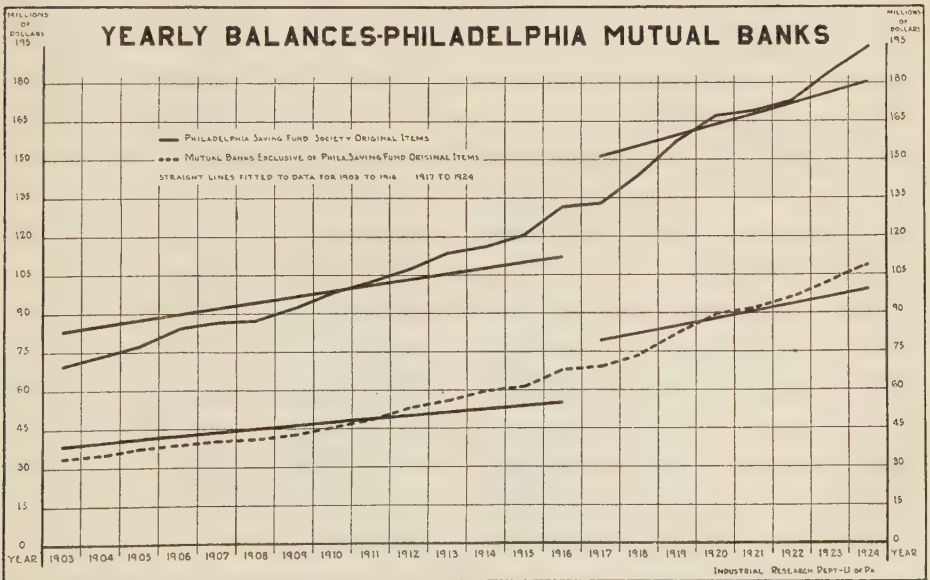
Computations for the past twenty years' experience of the Philadelphia Saving Fund Society show that from 80 to 85 per cent of new accounts were those of wage earners, their wives and the small salaried group. In 1923, out of 28,771 new accounts, only 818 were those of persons in professions. There was an excess of women's accounts over men's in that year since in many cases women did the banking for the wage earner's family.

As a gauge of sustained saving on the part of the wage earner, the growth of saving funds is an excellent measure. In earlier years no other branch of saving considered reaches as high a total as do these funds; but in recent years expansion has been more general in lately developed institutions. These funds though a measure of sustained savings cannot be taken alone as an indication of the trend in recent years.

Has the growth in these funds been uniform? Or has a new level been set within the past decade? Can the detailed data available for the largest bank be considered as representative of all funds? Or has the trend been different at the smaller banks?

In the ten years, 1903-1913, balances in the Saving Fund Society increased 63 per cent, those of the other five mutual banks 70 per cent. In the next ten years, the increase of the for-

CHART II



mer was again 63 per cent, whereas the smaller banks reached 82 per cent. This comparison is not quite adequate, since the totals of the Saving Fund Society are almost double the smaller banks taken together. In both sets of figures, a drastic change in the scale of saving is apparent after 1916 with the exception of years of depression, when changes are proportionately lower than in earlier years. Prior to that time for these mutual banks, progress is characterized by slight and regular advances from year to year with a slackening after the panic of 1907.

Chart II shows the original items for the Philadelphia Saving Fund Society and for the other mutual banks. A straight line is fitted to the data for 1903 to 1916. If this line of secular trend were continued it would fall far below the original items in recent years. If one disregarded the line of trend and took the slope of the period from 1909 to 1916, the curve would still fall below

the items of recent years. For this period one must, therefore, assume a new point of departure in consideration of recent growth. A computation of trend has been based on the years 1917 to 1924 and shows the new level. The movement of the two curves has been uniform enough to assume that the detailed data of the largest bank are representative.

Table 3, giving percentage increase in balances for the Philadelphia Saving Fund Society, further shows how large a factor the latter is in the control of funds.<sup>2</sup>

During the four years preceding the declaration of war, the percentage increase for all funds is almost uniform; for the two ensuing years, the growth is slower, followed by a great rise of 8.9 per cent in 1916. This is followed by a drop in rate of growth for 1917, even

<sup>2</sup> Throughout this study the comparison of percentage increases is based upon the relation of each year to the previous year.

TABLE 3—YEARLY BALANCES AND PERCENTAGE INCREASES OF ALL MUTUAL SAVINGS BANKS

| YEAR           | ABSOLUTE AMOUNTS |                            | PERCENTAGE INCREASE OVER PREVIOUS YEAR |                            |
|----------------|------------------|----------------------------|--|----------------------------|
|                | All Funds        | Phila. Saving Fund Society | All Funds                              | Phila. Saving Fund Society |
| 1924 . . . . . | \$303,725,236    | \$195,809,110              | 5.7                                    | 5.9                        |
| 1923 . . . . . | 287,391,386      | 184,937,788                | 7.2                                    | 7.1                        |
| 1922 . . . . . | 268,008,680      | 172,722,795                | 2.3                                    | 1.6                        |
| 1921 . . . . . | 261,930,804      | 169,958,578                | 1.9                                    | 1.8                        |
| 1920 . . . . . | 256,972,193      | 167,846,323                | 7.3                                    | 6.7                        |
| 1919 . . . . . | 239,428,942      | 157,312,702                | 9.8                                    | 9.0                        |
| 1918 . . . . . | 218,038,778      | 144,339,791                | 8.1                                    | 8.3                        |
| 1917 . . . . . | 201,744,808      | 133,297,558                | 1.4                                    | 1.7                        |
| 1916 . . . . . | 198,981,207      | 131,070,241                | 8.9                                    | 8.4                        |
| 1915 . . . . . | 182,790,766      | 120,923,921                | 3.5                                    | 3.1                        |
| 1914 . . . . . | 176,657,101      | 117,308,498                | 3.8                                    | 3.1                        |
| 1913 . . . . . | 170,199,218      | 113,784,247                | 6.0                                    | 5.6                        |
| 1912 . . . . . | 160,595,787      | 107,732,339                | 5.8                                    | 4.8                        |
| 1911 . . . . . | 151,843,509      | 102,820,194                | 6.0                                    | 5.1                        |
| 1910 . . . . . | 143,276,589      | 97,866,130                 | 6.1                                    | 6.1                        |

more acute than that of 1914 and 1915. The rates of increase of 1918, 1919 and 1920 reflect the generally good employment conditions of these years. The increases of 1917, 1921 and 1922 are low compared with the high years from 1918 to 1920 inclusive. Thus, there is not a net decrease in accumulation even in as severe a depression as that of 1921, though the rate of growth has been slowed down. In 1922 slight betterment is apparent; but in 1923 real progress is made.

The seasonal variation in saving deposits is worthy of further analysis. In the figures for plant saving funds, it is sometimes found that balances suffer a decided setback both at the holiday season and at vacation time. Detailed monthly data for receipts and withdrawals for the Philadelphia Saving Fund Society are shown in the following charts, numbers III and IV.

In Chart III, the dotted line represents monthly receipts. The bank explains the January peaks by the custom of many old clients making a single annual deposit. For the years up to 1918, the tendency was for deposits to decrease in amount irregularly throughout the year, reaching their lowest point in November in ten years out of the fifteen, and reaching their second lowest during August and September, when vacations place a strain on individual savings. From 1918 on, this seasonal fluctuation is not so constant. October and February are low months for that year; 1919 shows an early summer slump, i.e. May and June; 1921 follows the movement of earlier years. During 1922 and 1923 February shows lowest deposits in spite of the fact that January receipts for those years do not reach the high point of 1919. In 1924 deposits for this month are low, but August receipts are lower.

Four distinct drops are shown in the twelve months' moving average, the

heavy black line of Chart III. Two of these are due to the depression of 1907-1908, and 1921-1922; two correspond with the early and late war periods. A new high point is reached in 1923. Continuing the straight line fitted to data for 1903 to 1916, the moving average for the following years lies well above the line, while the monthly receipts for all years except 1917 are similarly out of its range.

In Chart IV, where withdrawals are presented, the figures for January, the month of highest receipts, are generally low and in most years there are one or two spring months when high payments are made. The remaining high withdrawal months follow the trend of receipts occurring in October and November.

The curve for the twelve months' moving average indicates that withdrawals during the period of 1907 and 1908 became marked some months earlier than the actual falling off of receipts. In other words, withdrawals were a more elastic indicator in this period of industrial depression than were receipts. These movements were more nearly synchronous in 1914 and 1915. From 1917 on, with a new level of saving, there has been a steady increase in withdrawals as well as in receipts. In 1921 and 1922, the decline in receipts was again preceded by a marked withdrawal, and a lower rate of withdrawal in the actual depression period. The high withdrawal of 1920 might be attributed in part to the fact that savers had over-reached their capacity to set aside funds, but may be laid in part to the optimism of good times that permits luxuries that the working man would not allow himself under less active business conditions.

The accumulation of interest in the depression of 1921-1922 resulted in a net gain despite the excess of withdrawals over receipts in the Philadel-

CHART III

# MONTHLY RECEIPTS THE PHILADELPHIA SAVING FUND SOCIETY

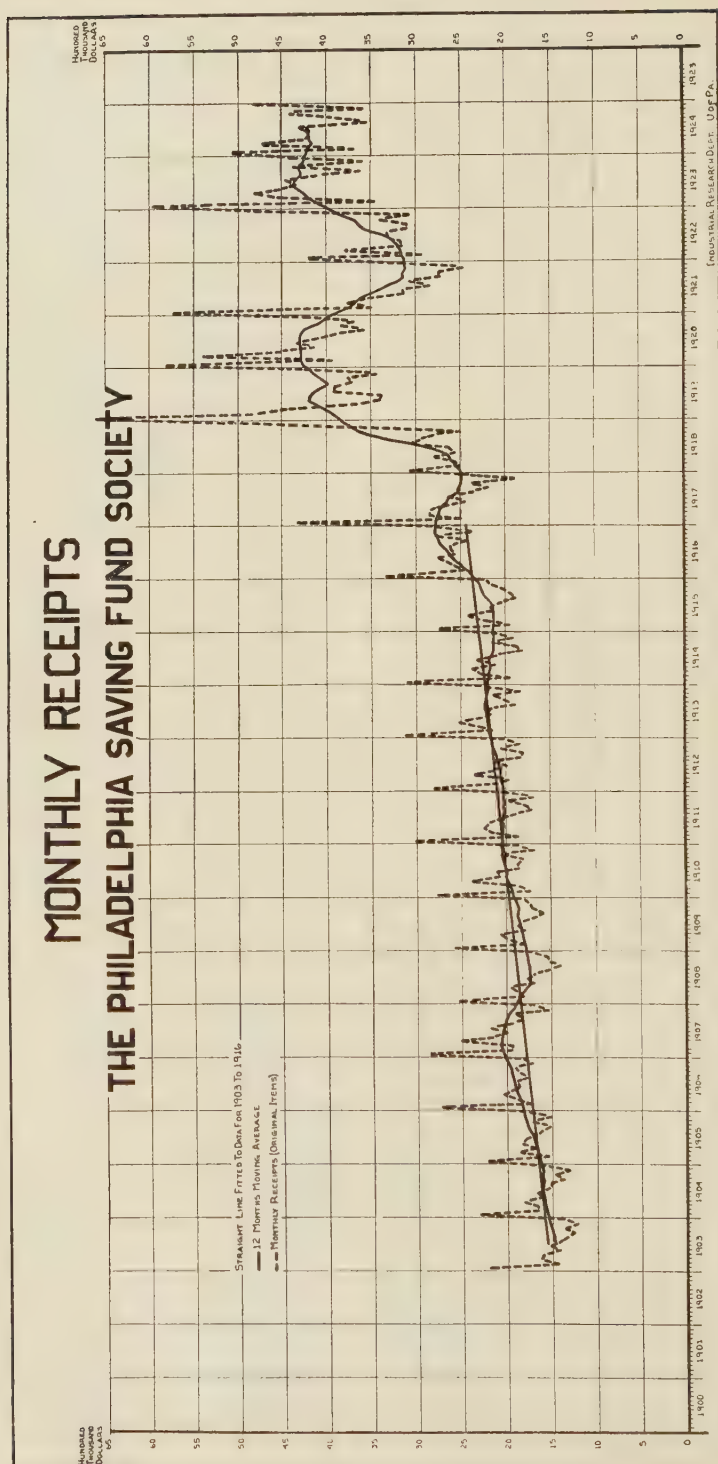
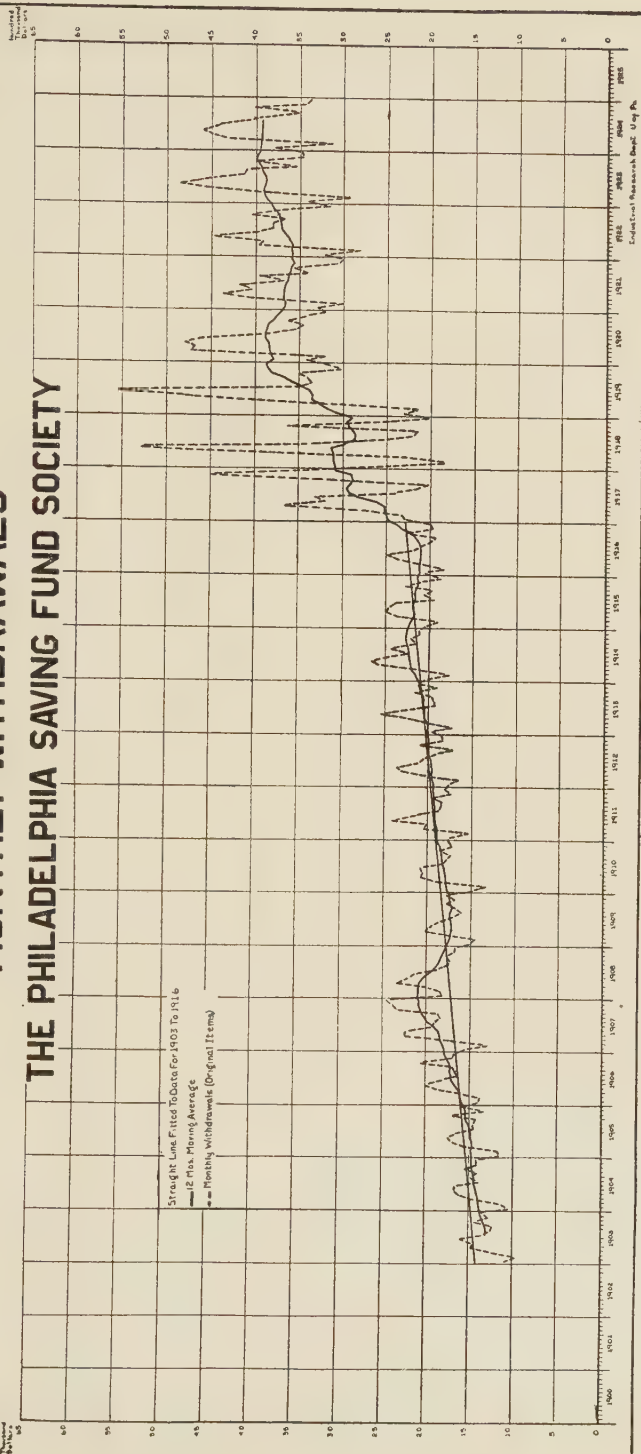


CHART IV

# MONTHLY WITHDRAWALS THE PHILADELPHIA SAVING FUND SOCIETY



phia Saving Fund Society. Had it not been for the annual interest payments due depositors on their savings or had interest been paid in cash or withdrawn, there would have been a decrease in balances. What is true of this mutual bank is doubtless true of other institutions: namely, that interest is an important factor in the maintenance or expansion of balances in times of business depression.

Saving fund deposits show a regular growth with periods of little expansion during times of unsettled business conditions and scarcity of employment. From 1904 to 1922, numbers of new accounts opened annually in the Philadelphia Saving Fund Society varied between forty and fifty thousand. In 1922, the total fell to thirty thousand, and was as low as twenty-nine thousand in 1923, but reached thirty-seven thousand in 1924. This drop backward occurred at a time of growth in city population when there was a tendency to open branch banks to meet neighborhood needs. The saving fund has joined in this movement of establishing branch offices, but it is not difficult to picture the greater facilities of 79 trust companies as compared with six mutual banks in Philadelphia. Furthermore, there is a convenience in holding a savings account in the same bank with a checking account that may ultimately make for more general use of the state bank or trust company, as payment by check becomes more usual.

Attention to changes in interest rate shows that rates tend to be fairly uniform in the city and range from  $3\frac{1}{2}$  to  $4\frac{1}{4}$  per cent, although the accepted rate for saving funds is 4 per cent. Changes of interest rate have tended to occur at the same time in the six mutual banks in Philadelphia. In most cases the rise from 3 to  $3\frac{1}{2}$  per cent was made in 1907, from  $3\frac{1}{2}$  to 3.65 in 1909 and from 3.65 to 4 per cent at the beginning

of 1923. The striking exceptions to this rule were the direct shift of one of the smaller institutions from 3 to 3.65 per cent in July, 1911, and a second institution that declared a  $4\frac{1}{4}$  rate as early as 1920. There is a danger in drawing conclusions from the rates as listed by various banking institutions, as what appears as a high rate may not in reality give the saver a larger return than he would receive in a bank offering a lower rate, but allowing interest on monthly rather than yearly balances. The growth in interest during the panic year 1907 and two years later indicates the advantageous purchase of securities at a time when bonds were low. Thus the depositor in the mutual bank was able to realize larger sums on his investments. The recent shift to 4 per cent occurred some years after the change in price levels and again subsequent to a depression.

The experience of the Western Saving Fund Society in the payment of interest over the period from 1847 to the present divides itself into high and low interest-bearing eras as shown below:

| <i>Dates in Force</i>              | <i>Interest Rate</i> |
|------------------------------------|----------------------|
| July, 1847 to May, 1856 . . . . .  | 4%                   |
| May, 1856 to Jan., 1863 . . . . .  | 5                    |
| Jan., 1863 to Jan., 1871 . . . . . | 4.85                 |
| Jan., 1871 to Jan., 1877 . . . . . | 5                    |
| Jan., 1877 to June, 1877 . . . . . | 4.80                 |
| June, 1877 to Jan., 1879 . . . . . | 4                    |
| Jan., 1879 to Jan., 1880 . . . . . | 4.50                 |
| Jan., 1880 to Jan., 1881 . . . . . | 4                    |
| Jan., 1881 to Jan., 1883 . . . . . | 3.50                 |
| Jan., 1883 to Jan., 1891 . . . . . | 3                    |
| Jan., 1891 to Jan., 1892 . . . . . | 3.50                 |
| Jan., 1892 to Jan., 1893 . . . . . | 3                    |
| Jan., 1893 to Jan., 1898 . . . . . | 3.50                 |
| Jan., 1898 to Jan., 1906 . . . . . | 3                    |
| Jan., 1906 to Jan., 1909 . . . . . | 3.50                 |
| Jan., 1909 to Jan., 1923 . . . . . | 3.65                 |
| Jan., 1923 . . . . .               | 4                    |

Up to January, 1881, the interest rate at no time falls below 4 per cent

and for the greater part of that period, particularly during the years up to the Civil War and through June, 1877, runs from 4.8 to 5 per cent. This period is characterized by frequent changes but not more frequent than those of the 3 to 3.5 per cent period that lasted up to

1909. It is since this latter date that there have been only two changes and that no setback has been experienced. In evaluating the causes for the development of savings in mutual banks, interest cannot be regarded as a dominating factor.

## CHAPTER III

### TIME SAVINGS FUND DEPOSITS IN COMMERCIAL AND LABOR BANKS

Time savings deposits in state banks and trust companies show a phenomenal growth in the past decade as well as a degree of fluctuation that has not been apparent in any of the other types of savings. These funds had relatively low totals in the base year, 1913. By 1923 they had indexes of 557.2 and 350.0 for state banks in Philadelphia and Pennsylvania respectively, and 467.3 and 257.1 for trust companies in these two areas. Trust companies in the state with the lowest index held deposits of 144 million dollars in 1913, over which the 1923 figure of 370 million dollars is a substantial increase.

These deposits may not be looked upon as largely composed of the savings of wage earners, although there is a growing tendency for the small saver to avail himself of such facilities—a tendency encouraged by publicity programs. The extent of this margin of industrial depositors is indeterminate. It is certain that such accounts are general for business houses. They are convenient depositories for holding funds to meet taxes or other overhead costs or even surpluses and while they do not offer so high an interest rate as the average business house may command through the purchase of securities, they lend themselves to rapid liquidation and a fixed return. With-

drawal of a single large account may thus visibly affect the balance of either a single bank or a whole city. Inactive business conditions mean the piling up of deposits that are later withdrawn to meet the demands of a season of heavier production. This action is in direct contradiction to the movement of wage earners' savings. The relative influences of these two opposing forces may be seen in the following tabular statement where the annual rate of increase or decrease of time savings fund deposits for banks and trust companies is shown, beginning with 1910. Yearly balances for these two types of banks are here combined since there is much interchange of funds between such institutions. In addition, state banks upon increasing their capitalization often become trust companies. Figures are presented showing growth of deposits in Philadelphia, the state of Pennsylvania and the state exclusive of Philadelphia, in Table 4.

It is found that the proportion of savings through commercial banks in Philadelphia has not been so high in relation to total state savings as through mutual banks, or building and loan associations. The commercial bank seems rather to have had its strength in the state outside Philadelphia. A new ratio was established in 1923 with a

TABLE 4—TOTAL TIME SAVINGS FUND DEPOSITS

State Banks and Trust Companies

| YEAR      | PHILADELPHIA                      |                     | PENNSYLVANIA                      |                     | PENNSYLVANIA EXCLUSIVE OF PHILADELPHIA |                     |
|-----------|-----------------------------------|---------------------|-----------------------------------|---------------------|--|---------------------|
|           | Absolute Numbers<br>(000 omitted) | Percentage Increase | Absolute Numbers<br>(000 omitted) | Percentage Increase | Absolute Numbers<br>(000 omitted)      | Percentage Increase |
| 1923..... | \$141,982                         | 45.4                | \$568,230                         | 8.0                 | \$426,248                              | -0.6                |
| 1922..... | 97,643                            | 21.7                | 526,305                           | 12.1                | 428,662                                | 10.1                |
| 1921..... | 80,251                            | 14.7                | 469,441                           | 5.9                 | 389,190                                | 4.2                 |
| 1920..... | 69,981                            | 15.8                | 443,428                           | 20.6                | 373,447                                | 21.5                |
| 1919..... | 60,453                            | 31.2                | 367,723                           | 16.2                | 307,270                                | 13.7                |
| 1918..... | 46,066                            | 24.5                | 316,324                           | 16.9                | 270,259                                | 15.7                |
| 1917..... | 37,009                            | -11.9               | 270,562                           | 13.3                | 233,553                                | 18.7                |
| 1916..... | 42,024                            | 24.9                | 233,840                           | 18.4                | 196,816                                | 17.1                |
| 1915..... | 33,652                            | 2.6                 | 201,732                           | 4.0                 | 168,080                                | 4.3                 |
| 1914..... | 32,798                            | 8.5                 | 193,984                           | -3.3                | 161,186                                | -5.4                |
| 1913..... | 30,223                            | 23.7                | 200,594                           | 29.1                | 170,371                                | 30.1                |
| 1912..... | 24,426                            | 9.3                 | 155,403                           | 6.0                 | 130,977                                | 5.4                 |
| 1911..... | 22,354                            | 7.1                 | 146,573                           | 19.3                | 124,219                                | 21.8                |
| 1910..... | 20,880                            | ....                | 122,873                           | ....                | 101,993                                | ... ..              |

balance of nearly 142 million dollars in Philadelphia, or 25 per cent of the state's total of 565 million.

During the early years for which figures are available, 1913 shows the greatest growth in all three divisions. In 1914 the state figures show a decrease of 3.3 per cent that is due to a falling off of 5.4 per cent in the state exclusive of Philadelphia. In 1917 the city shows a decrease of 11.9 per cent after great expansion in the previous year. From 1918 on, with the exception of 1920, city expansion was more rapid than that of the balance of the state; 1921 shows a growth comparable with that of 1920. Outside of Philadelphia this is not true. Deposits show the adverse effects of depression in 1921.

The significant changes in these balances are the drops of 1914 and 1917 and the lack of expansion in deposits

for the state in 1921. The latter shows the effect of depression upon savings apparent in other fields. The actual drops of 1914 in the state, and 1917 in Philadelphia are not duplicated in other branches of wage earners' savings. The first occurred at the outbreak of the war, the second upon the entrance of the United States into the war. Since no comparable withdrawal took place in other branches of saving, this drop may then be explained by the withdrawal of reserves for business expansion.

General use of mutual banks by wage earners seems certain, and less control of savings deposits in commercial banks is indicated. A third and wholly new force for savings has been built up by labor with the introduction of the union bank, organized for labor's funds. This movement took form with the opening of three labor banks in the United

States in 1920. Since that time expansion in the number of banks has progressed steadily, until at the beginning of 1924, there were some twenty in operation, the geographical distribution of which may be seen in Table 5.

These institutions, coming as they did at a time of high wage return, permit the conclusion that the wage earner upon securing a margin, adapted himself to a budget that left a surplus for saving. During the years immediately preceding, years of steady employment, he had been able to save through the

government in the form of Liberty Bonds, and through the existing banking facilities, but the labor bank permitted easier loans and general bank services, as well as a share in management and a potential share in profits.

Of the twenty banks, three are credited to the state of Pennsylvania, one having been founded in Philadelphia in 1922, the other two in Harrisburg and Pittsburg in 1923. The Philadelphia bank has subsequently closed preliminary to financial reorganization.

TABLE 5—LABOR BANKS IN THE UNITED STATES \*

| YEAR FOUNDED | NUMBER OF BANKS | PLACE   |
|--------------|-----------------|---|
| 1920 .....   | 3               | Cleveland, Ohio<br>Hammond, Indiana<br>Washington, D. C.  |
| 1922 .....   | 6               | Birmingham, Alabama<br>San Bernadin, California<br>Three Forks, Montana<br>Chicago, Illinois<br>Tucson, Arizona<br>Philadelphia, Pennsylvania                                       |
| 1923 .....   | 10              | New York—3<br>Minneapolis, Minnesota<br>Potomac, Virginia<br>Pittsburgh, Pennsylvania<br>Harrisburg, Pennsylvania<br>Cincinnati, Ohio<br>St. Louis, Missouri<br>Spokane, Washington |
| 1924 .....   | 1               | New York  |

\* Compiled from *American Labor Year Book*, 1923-1924.

## CHAPTER IV

### TYPES OF THRIFT PLANS IN NINETEEN PHILADELPHIA CONCERNS

Table 6, (p. 19), gives some indication of the thrift schemes in operation in a group of Philadelphia industries, including public utilities, construction works, publishing, paper, chemical, textile, transportation, mail order, instrument-making plants, metal trades and railroads. These industries vary in size from those including thousands of workers to a paper plant employing something over one hundred and fifty men and women.

Consideration of this table will show that sixteen out of the nineteen plants analyzed support some form of insurance. Seven of these group insurance policies are carried by the firms at their own expense, six by firms and workers jointly, while in only three cases do workers carry group insurance on their own account. Some overlapping exists between insurance and mutual benefit associations. In every case where workers contribute to an insurance fund, a mutual benefit feature is carried either directly under the same machinery or by a separate payment from wages. In the case of company-paid policies this does not hold, possibly because there is no direct tie-up with the interest of the employees or because the company does not care to take on the detailed clerical work and medical follow-up necessitated by the operation of any such plan.

The more usual types of plant thrift are these insurance and benefit schemes and some form of savings fund. The latter may be divided into two groups: (1) the fund deposited with the community savings bank at the regular interest rates of  $3\frac{1}{2}$  to 4 per cent, deposits being made weekly from the payroll according to the individual's

specification or personally delivered to the proper person for deposit; (2) the fund invested either with the company or through a directorate in such a way as to bring the highest market interest rate consistent with safety.

Whether it is true that employers feel that inducements in the form of higher returns must be offered the worker in order to ask his support of savings through his plant, or whether the worker requires such interest as a condition of his participation, is a question that permits hazards of judgment. Most of these savings funds pay a rate of interest higher than the savings institutions.

The so-called Christmas or Vacation Club as a feature of plant savings systems, if the plants included in this study may be considered as typical, is a method fast passing from favor. There is a growing sentiment for a thrift structure within industry based upon a theory of saving for investment, rather than, or in addition to, temporary saving for specific purpose. Actually Christmas funds are being kept up by the banks because of their popularity among workers. Such savings are being used to meet taxes, insurance, interest or other immediate needs, or may be dissipated within a few hours, leaving the saver no nearer a solution of his thrift problem than he had been at the outset. In this connection one finds permanent saving funds developed from the small beginnings of Christmas Clubs. The stimulus for such changes often comes from employe requests. Again, one finds many such Christmas funds within a single plant, where there is no sanction of management, with a person chosen by his separate depart-



ment acting as treasurer for his co-workers and assuming responsibility for the deposit of such amounts as are collected from week to week.

The activity of building and loan associations within industrial establishments is more important than the Christmas Club, but in methods of organization resembles it, since a single plant may have upon its staff any number of individuals actively interested in one association or another. This is especially true in Philadelphia where the building and loan is an unusually popular mode of saving. Therefore, the tabulation here shown is misleadingly low. Only three types of plant building and loan association are included—those whose officers devote office time to this work; those for which dues are deducted from the payroll; and those bearing the company name. The latter developed from an effort on the part of plant management or workers and have a high plant membership.

A recent development in saving machinery is that of the automatic teller. It is so new that it has been tried in only two of the firms here listed. In both cases these firms employ large numbers of people. In the case of Firm No. 3, the automatic teller supplements a savings fund, while in Firm No. 18, where a large number of yard men are employed, a building and loan association is also available. In the latter instance, the automatic teller was installed as a first step to be followed by a fund administered by management should this prove unsuccessful. It was thought, however, that a plan whereby the saver deposited whatever sum he could, varying if necessary from week to week, and with no plant interference, received his receipt and made no bank contact until such time as he wished to withdraw money, might more nearly meet the requirements of the employee.

He would receive the current rate of interest paid on savings accounts; his deposit would be held in a bank of good standing where he might continue his account in the event that he left his job.

A discussion of bonus, stock sales and pension funds centers about large organizations where they are most developed, the utilities, more especially, with their continuity of employment. It is striking to find that two of the public utilities offer bonus, stock and pension plans, and a third offers pensions and stock. Two of the industrial plants with balanced thrift systems operate some form of bonus plan. Firm No. 2 has not only entered the field with a non-contributory plan but has a second plan whereby the worker through a savings fund buys additional old age protection.

The equality of division between cash bonus plans and stock certificate or savings fund payments is more apparent than real. In Firm No. 19 such a bonus is paid at irregular intervals; Firm No. 16 makes cash payments only as a part of all bonus and Firm No. 1 feels the need of making payment in such a way that it may be of some permanent value to recipients.

#### COMPARISON OF SAVINGS TO EARNINGS

The following tabular statements will throw some light on the relationship of savings to earnings. Data for Firm No. 16, with a savings fund paying interest at the rate of 5 per cent, are shown in Table 7.

There is a consistent relationship between percentage of wage bill deposited, amounts withdrawn from savings fund and average yearly earnings, with percentage of savings withdrawn running higher than amounts deposited in those years when average annual earnings fall lower than during the year preceding. This is true in every case with the

TABLE 7—SAVINGS AND EARNINGS AT FIRM 16

| YEAR      | PERCENTAGE OF WAGE BILL |           | AVERAGE YEARLY EARNINGS | AVERAGE NUMBER ON THE ROLL |
|-----------|-------------------------|-----------|-------------------------|----------------------------|
|           | Deposited               | Withdrawn |                         |                            |
| 1923..... | 1.0                     | 0.8       | \$1,376.38              | 4,591                      |
| 1922..... | 1.3                     | 1.3       | 1,191.61                | 3,939                      |
| 1921..... | 1.5                     | 1.7       | 1,229.11                | 3,448                      |
| 1920..... | 1.3                     | 0.9       | 1,628.47                | 3,849                      |
| 1919..... | 0.8                     | 0.9       | 1,115.54                | 4,470                      |
| 1918..... | 1.0                     | 2.0       | 1,226.10                | 3,641                      |
| 1917..... | 1.6                     | 1.2       | 896.67                  | 4,730                      |
| 1916..... | 1.6                     | 1.2       | 695.17                  | 4,678                      |
| 1915..... | 1.3                     | 2.2       | 567.94                  | 4,315                      |
| 1914..... | 1.5                     | 1.4       | 685.47                  | 4,850                      |
| 1913..... | 1.5                     | 1.0       | 641.02                  | 5,189                      |
| 1912..... | 2.2                     | 1.4       | 589.85                  | 4,950                      |

exception of 1918 and 1922. In the first of these years, annual earnings increased by more than \$300 over the previous year and withdrawals amounted to exactly twice the deposit figure. In 1922, when there was a drop in average earnings of \$37.50, deposits and withdrawals were equal.

The 1918 exception may be explained by the heavy lay-offs in this plant following the Armistice. The 1922 drop cannot be explained by a decrease in number of employees, but is more probably accounted for by the building up of the organization and the consequent number of employees who would not contribute largely to the savings in the short term of service with the company.

The amount of savings in 1912 was 2.2 per cent of the wage bill. From 1912 to 1918 a rather steady ratio was maintained. After 1918, a year of high wage, a fluctuating period in wages set in, lasting over the period up to the present. Despite the high wage of 1918, withdrawals were abnormally high and deposits low. The year 1923

shows deposits equal to, and withdrawals less than half those of 1918. Nineteen-nineteen, a year of development, falls lowest of all years, again due to turnover attendant upon growth and the fact that new employees are not so liable to enter the savings group. The percentage for 1921, a depression year, reaches a new high point, with an accordingly greater withdrawal.

So much attention is given the fact that withdrawal may be associated with general labor conditions that the high saving on the part of those persons holding their jobs has been neglected. Statistical data point to the fact that workers continuing in the employed class do keep up, and in some instances increase, the percentage of wages saved. In some cases this increased percentage is attributed to the fact that only long term employees are kept on the roll in slack times and that they are the experienced savers, but how much of the increased margin of savings is due to the urge of hard times with its stimulus toward attaining security cannot be measured.

The figures on Table 8 for Firm No. 14, with a savings fund paying rates of interest from 6.6 per cent to  $10\frac{3}{4}$  per cent and distributing funds from year to year, show a higher rate of saving than that at Firm No. 16.

put aside temporarily, bearing a rate of interest above that of the market, and in the other a reserve is being set up to furnish future protection. In the first instance actual saving is accomplished only in so far as accrued sav-

TABLE 8—SAVINGS AND EARNINGS AT FIRM 14

| YEAR       | PERCENTAGE OF WAGE BILL |            | ACCOUNTS        |                |                |             | AVERAGE NUMBER ON THE ROLL | PERCENTAGE OF EMPLOYEES DEPOSITING | EXITS | ANNUAL TURNOVER PERCENTAGE |
|------------|-------------------------|------------|-----------------|----------------|----------------|-------------|----------------------------|------------------------------------|-------|----------------------------|
|            | Saved                   | With-drawn | Interest Rate   | No. Depositors | No. With-drawn | No. Matured |                            |                                    |       |                            |
| 1923 ..... | 3.3                     | 0.4        | $10\frac{1}{4}$ | 290            | 125            | 165         | 524                        | 55.3                               | 1,157 | 220.8                      |
| 1922 ..... | 3.4                     | 0.2        | $8\frac{1}{4}$  | 143            | 43             | 100         | 353                        | 40.5                               | 568   | 160.9*                     |
| 1921 ..... | 5.0                     | ...        | 6.6             | ...            | ...            | ...         | 287                        | ...                                | 402   | 140.1                      |
| 1920 ..... | 3.0                     | ...        | 8.8             | ...            | ...            | ...         | ...                        | ...                                | ...   | ...                        |
| 1919 ..... | 2.9                     | ...        | 10.3            | ...            | ...            | ...         | ...                        | ...                                | ...   | ...                        |
| 1918 ..... | 3.1                     | ...        | 6.8             | ...            | ...            | ...         | ...                        | ...                                | ...   | ...                        |
| 1917 ..... | 3.0                     | ...        | 10.6            | ...            | ...            | ...         | ...                        | ...                                | ...   | ...                        |
| 1916 ..... | 2.6                     | ...        | 9.8             | ...            | ...            | ...         | ...                        | ...                                | ...   | ...                        |
| 1915 ..... | ...                     | ...        | $10\frac{1}{4}$ | ...            | ...            | ...         | ...                        | ...                                | ...   | ...                        |

\* 79.2 left in less than three months.

Between the years 1916 and 1920 this plant experienced no extensive changes in the per cent of wage bill placed in the plant's savings fund. With the advent of 1921, a cut in wage bill from eight hundred thirteen thousand dollars to three hundred fifty-four thousand dollars, an amount lower than any wage bill paid by this plant since 1916, was accompanied by an unprecedented percentage increase of savings. This same tendency was experienced in Firm No. 16 as exemplified in Chart V, following, and as shown in Tables 7 and 8.

Chart V indicates a drop in both firms' savings during the two ensuing years, wage bill increasing in 1922, further increasing in 1923, while per cent of savings showed a slight drop in that year.

It will be noted that savings under the plan of Firm No. 14 far exceed those of Firm No. 16 in percentage of wage bill. This difference can be accounted for by the fact that in the one case, a certain proportion of earnings is being

ings are reinvested. The percentage is lower where the total amount is for permanent savings whereas the larger amount is accumulated in a more temporary savings scheme.

#### BONUS SAVINGS

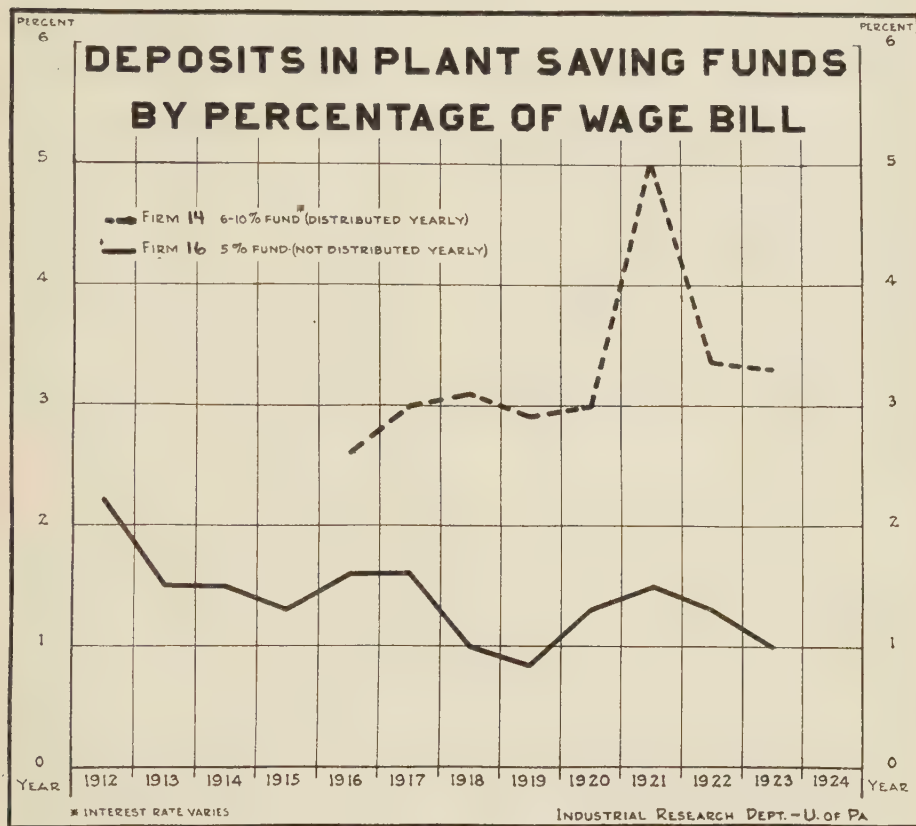
Four firms operate plans in the field of bonus savings. This bonus which is paid in addition to market wages gives the employe something over and above the normal expectation. That is, he may spend what comes to him in the form of weekly wages and still have something to his credit yearly, so long as he remains in the company's employ. In one of these plans, employees must save 5 per cent of income in order to benefit by the company's profit-sharing device, another requires no deposit but five years' service with the firm before the worker has credited to his account 5 per cent of the amount earned in the year just passed. After three additional years of service, credits are transferred to a 5 per cent interest bearing fund. The third firm allows a

bonus of 10 per cent of earnings, permitting workers to express their will as to whether this sum should be paid in cash or placed at interest. The result is that 99.5 per cent invest with company

thrift is such that so high a per cent of wage is being put aside through various thrift plans offered in the community cannot be determined.

The success of employee saving

CHART V



stock investment in the lead. With the fourth firm, the bonus takes many forms. It may be either paid in cash, or company stock, or even paid up building and loan shares, and recipients are chosen among those who have stood out for one reason or another during the year just passed.

This 5 to 10 per cent surplus represents an amount not approximated by the savings funds in the firms under consideration. Whether or not workers'

schemes seems to require a more or less stable industry with a low turnover rate and an accordingly long-termed personnel.

#### BUSINESS DEPRESSION

Any decrease in amount of operation, whether it is general or due to a falling off in a single plant, is rapidly translated in terms of withdrawals from plant savings organizations. A convincing example of such a decline is

had in the case of Firm No. 6, a manufacturing concern where business conditions resulted in a wage cut as well as a reduction in working time. This firm operating a plan with yearly distribution of funds had its savings fund practically wiped out over night. A gradual withdrawal would have been expected as the weeks passed and the margin of savings as well as the usual standard of comfort had to be sacrificed. But a run on the fund was precipitated when the reduction came with an attendant loss of faith in the company's motives, the worker believing there was some tie-up between the cut and the fact that he had put aside a margin of his earnings. With Firm No. 14, a high lay-off resulted in withdrawals of those who left the company, but there is reason to conclude that those who remained continued their savings.

#### SUCCESS IN RELATION TO INTEREST RATE

When considering the numerical importance of savings funds bearing the regular bank interest rate and those invested at higher rates in the firms here considered, it was graphically brought out that the latter type of fund was numerically preponderant. Of the firms listed, No. 4, with a fund bearing the current rate of interest as well as an investment fund, in effect since July 1, 1916, holds an unusual position. The former fund is handled by a small bank within the plant for the convenience of employees in providing for small transactions. The investment fund requires a deposit of 5 per cent of yearly earnings and pays interest at the rate of 6 per cent plus a sum equal to 7 per cent of the net profits of the firm, a sum prorated according to the deposits made during the year and length of service. This fund carries penalties for withdrawal under

ten years, *i.e.* lower interest rate, 5 per cent and no share in amount paid in by the firm, prevents a person who once withdraws from re-entering the fund and is designed not only to provide a means for saving out of wages, but a method of meeting the problems of profit sharing and pensions. As such it fulfills a threefold need and under recent dates shows the following:

|   | 1924  |       |
|---|-------|-------|
|   | June  | April |
| No. employees eligible (those having served one year) . . . . . | 2,159 | 2,096 |
| No. employees participating . . . . .                           | 1,973 | 1,709 |
| Per cent employees participating                                | 91.4  | 81.5  |

Of the 186 persons who had not joined in June, 63 or 33.8 per cent failed to do so on the grounds that they could not afford it, 33 or 17.7 per cent had other savings, and 38 or 20.4 per cent agreed to join later. In this case there would be no question as to choice of savings plan and one is impressed with the high percentage of membership when it requires a flat 5 per cent of annual yearly earnings. At the same time, the inducements offered are such as to far overtop the market rate of interest. In the case of Firm No. 7, where the interest rate is matched by the firm, the wage earner is offered a  $7\frac{1}{2}$  to 8 per cent rate.

There are seven investment funds which guarantee in most cases from 4 to 6 per cent and pay in all cases from 5 to 10 per cent, and at the same time offer credit to members and generally place the loan privilege within easy reach of the wage earner. Among these funds are a permanent fund for reinvestment of yearly savings through the plant, a converted Christmas fund upon which the firm pays a 5 per cent in-

terest rate, believing it a paying expenditure in terms of good will of employees; a fund developed at the end of the war to provide workers with a means of saving similar to that offered by Liberty Bonds; and a variety of plans designed to meet the call by workers for convenient savings instruments.

In the limited number of plant savings plans here discussed, enrollment is more general where the interest rate is higher than the bank rate. The growth of these plant funds contradicts the theory that labor, unable to save for more than a passing illness or lay-off from employment, or immediate costs incident to death, is concerned with an effort to put aside only small sums for such protection. In this connection Firm No. 1 during the depression year of 1921 had a request from employees to offer a sale of company stock. The

request was complied with, but the firm was obliged to float such stock at par while the open market offered shares below the par quotation. Even so, a group of employees bought on a monthly payment plan allowed by their plant, and chose this method of saving in preference to bank deposit. It is uncertain whether such action was motivated by a need for enforced saving (loss, imminent if payments were delayed) or whether such stockholders looked forward to an 8 per cent interest rate as opposed to the 4 per cent return. The success of the plan is dependent upon stability of operation and moderate labor turnover. As already stated, interest rate or returns tend to be above the market rate. Such plans are important in any attempt to measure present savings tendencies.

## CHAPTER V

### SAVINGS IN BUILDING AND LOAN ASSOCIATIONS

In the past decade building and loan associations have been the most important single avenue of savings. The major portion of the assets of these associations is held in Philadelphia. The number of societies in the state doubled in the decade 1913-1923, the number in the city nearly trebled. The 2,990 societies in the city in 1923 represent more than three-fourths of the state's associations. However, the total for societies is weighted by the existence of large numbers of small associations in the city, developed with the opening of a building operation or by a small nationality or neighborhood group.

It is not unusual for one person to be a director or stockholder in a variety of

building and loan associations, nor are such associations operated by a single stratum of the community. Some are purely industrial. Associations are often linked with plants. Members of professional and small salaried groups also find this a convenient method of saving, and persons with larger sums to invest upon occasion purchase paid-up stock. These shareholders numbered 977,544 in Philadelphia at the end of 1923, or one-half the population, but allowance must be made for the duplication just mentioned, and a percentage of out-of-town investors.

The assets, receipts from dues and withdrawals from 1913 to 1923 are shown in Table 9.

Index numbers are uniformly higher

for Philadelphia than for the state as a whole. In 1923 the total income, or annual receipt figure, in the city reaches the highest point, 385.4. The index for assets is about 20 points lower, the drop being accounted for by the automatic check made upon such savings by the large annual blocks of stock coming to maturity plus withdrawals of partially paid up stock. The withdrawals of installment stock had an index of 289.3 and amounted to twenty-five millions in 1923. The growth in withdrawals has been rapid, but not

also that the sharp rise in building and loan assets becomes apparent.

Section 2 shows the growth in annual dues in similar form. For these receipts the difference in direction of the lines after 1918 is even steeper than for assets. The curve representing the city shows less expansion in 1922; that for the state shows some slackening in both 1921 and 1922. Failure to increase receipts at the established rate in these years is the only indication of the adverse effects of business depression.

Some more detailed data covering

TABLE 9—FINANCIAL GROWTH OF BUILDING AND LOAN ASSOCIATIONS

|                                       | PHILADELPHIA  |               |       | PENNSYLVANIA  |               |       |
|---------------------------------------|---------------|---------------|-------|---------------|---------------|-------|
|                                       | 1913          | 1923          | Index | 1913          | 1923          | Index |
| Assets.....                           | \$132,940,263 | \$486,532,837 | 366.0 | \$233,564,456 | \$741,539,681 | 317.5 |
| Receipts from dues.....               | 25,242,170    | 97,281,528    | 385.4 | 44,961,174    | 154,250,473   | 343.1 |
| Withdrawals of installment stock..... | 8,654,761     | 25,034,269    | 289.3 | 19,264,146    | 49,060,610    | 254.7 |

so high as that of receipts. Withdrawals amount to one-fourth the receipt figure for the year. For the state as a whole, the index for withdrawals of installment stock is 254.7. Withdrawals amount to about one-third receipts in 1923, and for the city they amount to about one-fourth. It is this higher withdrawal rate that accounts for lower growth of assets in the state than in the city.

Index curves of assets and receipts are shown on Chart VI.

Section 1 shows curves for assets for Philadelphia and the state of Pennsylvania. The growth has been greater in the city than in the state. The margin between the two curves has gradually widened. The differences in growth tend to be more noticeable at the end of the war, and it is at this time

the relation of withdrawals of installment stock to dues are, therefore, added. It is inferred that these withdrawals are forced by a present need or inability to meet payments, since it hardly seems likely that a stockholder would sacrifice the usual rate of interest on his stock for a smaller return on partially paid shares, were he not pressed. Withdrawals are shown in Table 10 in relation to annual receipts.

Withdrawals for the year 1910 are found to bear the highest ratio to dues received in both the city and the state, while the four years following are fairly uniform for the city with 1915 showing an increase in withdrawals. The year 1919 shows a greater drop than was made up to that year. The years 1920 and 1921 are those of lowest per cent withdrawal, with 1922 reach-

CHART VI

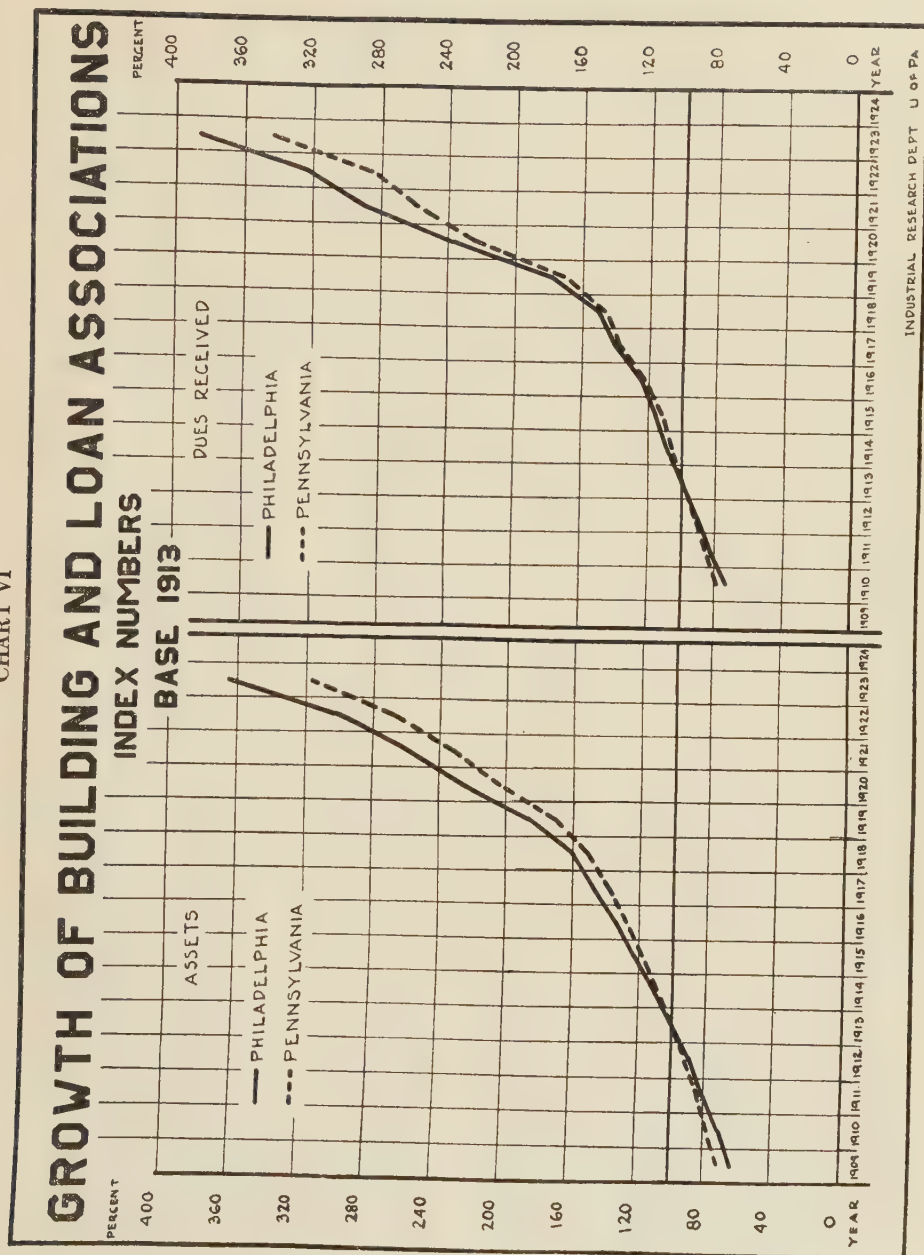


TABLE 10—RELATIONSHIP OF DUES RECEIVED TO WITHDRAWALS

## Building and Loan Associations

| YEAR           | PHILADELPHIA  |             |                         | PENNSYLVANIA  |             |                         |
|----------------|---------------|-------------|-------------------------|---------------|-------------|-------------------------|
|                | Dues Received | Withdrawals | Percentage Relationship | Dues Received | Withdrawals | Percentage Relationship |
|                | (000 omitted) |             |                         | (000 omitted) |             |                         |
| 1923 . . . . . | \$97,282      | \$25,034    | 25.7                    | \$154,250     | \$49,061    | 31.8                    |
| 1922 . . . . . | 81,666        | 24,158      | 29.6                    | 128,503       | 46,445      | 36.1                    |
| 1921 . . . . . | 72,934        | 16,056      | 22.0                    | 116,365       | 35,993      | 30.9                    |
| 1920 . . . . . | 59,973        | 13,210      | 22.0                    | 100,705       | 30,544      | 30.3                    |
| 1919 . . . . . | 44,969        | 11,920      | 26.5                    | 77,043        | 27,909      | 36.2                    |
| 1918 . . . . . | 37,864        | 11,991      | 31.7                    | 66,152        | 27,052      | 40.9                    |
| 1917 . . . . . | 35,511        | 10,745      | 30.3                    | 62,047        | 24,751      | 39.9                    |
| 1916 . . . . . | 31,525        | 10,309      | 32.7                    | 55,486        | 22,255      | 40.1                    |
| 1915 . . . . . | 29,117        | 10,509      | 36.1                    | 50,449        | 22,316      | 44.2                    |
| 1914 . . . . . | 27,517        | 9,415       | 34.2                    | 48,049        | 20,567      | 42.8                    |
| 1913 . . . . . | 25,242        | 8,655       | 34.3                    | 44,961        | 19,264      | 42.8                    |
| 1912 . . . . . | 22,964        | 7,859       | 34.2                    | 41,027        | 18,511      | 45.1                    |
| 1911 . . . . . | 20,913        | 7,246       | 34.6                    | 38,400        | 17,480      | 45.5                    |
| 1910 . . . . . | 18,442        | 7,058       | 38.3                    | 35,884        | 16,925      | 47.2                    |

ing a new high level of 29.6 per cent, followed by a decrease in 1923. The trend in withdrawals for the state shows a like movement, but it is not so uniform and is on a proportionately higher basis.

There is nothing in the per cent of withdrawal for 1921 to indicate that the industrial depression had an adverse effect upon the associations of state or city. It is true that dues for that year failed to show an increase as great as is found in the year 1920 figure over 1919. Nevertheless, the 1921 increase is larger than that of 1919 over 1918 for the city and state. For the state the increase is far below that of 1920. For actual expansion in receipts 1922 failed to keep the pace of the years immediately preceding. A new standard is set in 1923. In the case of building and loan the earliest indica-

tion of depression is lessened expansion in 1921, followed by further reduction in 1922 and a heightened withdrawal rate.

Shareholders in the city increased from 244,602 in 1911 to 977,544 in 1923, or a growth of nearly 400 per cent, while the state total rose from 444,712 to 1,412,072, or over 300 per cent. In Philadelphia the average assets per member were \$498 in 1923. For the state the average for that year was \$525, and if one takes into account the fact that the latter figure includes the city total it is seen that outside Philadelphia the per capita savings by means of the building and loan must be higher.

Table 11 shows these averages over a period of years.

For each year the state average assets per member exceed those for the

TABLE 11—AVERAGE ASSETS PER MEMBER BY YEARS

## Building and Loan Associations

| YEAR      | PHILADELPHIA |                         |                                 | PENNSYLVANIA |                         |                                 |
|-----------|--------------|-------------------------|---------------------------------|--------------|-------------------------|---------------------------------|
|           | Membership   | Assets<br>(000 omitted) | Average<br>Assets Per<br>Member | Membership   | Assets<br>(000 omitted) | Average<br>Assets Per<br>Member |
| 1923..... | 977,544      | \$486,533               | \$498                           | 1,412,072    | \$741,540               | \$525                           |
| 1922..... | 853,074      | 404,861                 | 475                             | 1,254,299    | 625,866                 | 499                             |
| 1921..... | 767,997      | 346,255                 | 451                             | 1,151,369    | 543,140                 | 472                             |
| 1920..... | 693,113      | 299,717                 | 432                             | 1,036,052    | 476,615                 | 460                             |
| 1919..... | 538,594      | 248,635                 | 462                             | 835,998      | 400,824                 | 479                             |
| 1918..... | 437,660      | 214,417                 | 490                             | 709,452      | 353,562                 | 498                             |
| 1917..... | 413,898      | 196,229                 | 474                             | 677,911      | 324,265                 | 478                             |
| 1916..... | 374,583      | 178,336                 | 476                             | 625,003      | 298,827                 | 478                             |
| 1915..... | 337,278      | 163,388                 | 484                             | 568,126      | 276,393                 | 486                             |
| 1914..... | 316,852      | 148,320                 | 468                             | 541,400      | 255,188                 | 471                             |
| 1913..... | 293,496      | 132,940                 | 453                             | 510,839      | 233,564                 | 457                             |
| 1912..... | 272,789      | 119,367                 | 438                             | 475,494      | 213,826                 | 450                             |
| 1911..... | 244,602      | 106,995                 | 437                             | 444,712      | 197,377                 | 444                             |

city. In 1920 and 1923 this difference is especially large. During this period the most notable increases were those of 1922 and 1923. The period from 1916 through 1920, except in 1918, is characterized by some falling off, especially in Philadelphia. The maximum loss in size of assets is \$30 in 1920, in Philadelphia.

The rate of growth for stockholders as shown in the absolute increase of each year over the previous year, and the percentage of this growth that took place in Philadelphia are shown in Table 12.

Up to 1916 the fluctuations in numbers of new shareholders were slight for the city and state, but during that year almost twice as many new members were added in the city as were added in 1915. The ratio was even higher for the state. In 1918 growth was slackened but the following two years showed unprecedented expansion. The low figures for 1921 and 1922 help

to account for the lessened growth in dues received in those years. The quickened growth of dues in 1923 is partially accounted for by the increase of stockholders. These increases indicate that the rise in wages and expansion of employment not only resulted in more savings but more savers.

In no case does the percentage for Philadelphia fall below the 58.6 figure of 1913—the highest percentage is that of 1912 or 91.6. In the following years there is considerable variation with a high point of 79.8 in 1919 and a lowered percentage in 1921. In the two subsequent years Philadelphia's percentage of new shareholders rises. From 1911 on, something over twice as many shares were classed as not borrowed on as were borrowed on, a condition which persisted up to 1919. In that year and the two following, the ratio was more nearly two and a half to one, and fell to the early basis in 1922 and 1923. This

TABLE 12—GROWTH OF MEMBERSHIP  
Building and Loan Associations

| YEAR      | PHILADELPHIA | PENNSYLVANIA | PERCENTAGE<br>IN PHILADELPHIA |
|-----------|--------------|--------------|-------------------------------|
| 1923..... | 124,470      | 157,773      | 78.9                          |
| 1922..... | 85,077       | 102,930      | 82.7                          |
| 1921..... | 74,884       | 115,317      | 64.9                          |
| 1920..... | 154,519      | 200,054      | 77.2                          |
| 1919..... | 100,934      | 126,546      | 79.8                          |
| 1918..... | 23,762       | 31,541       | 73.5                          |
| 1917..... | 39,315       | 52,908       | 74.3                          |
| 1916..... | 37,305       | 56,877       | 65.6                          |
| 1915..... | 20,426       | 26,726       | 76.4                          |
| 1914..... | 23,356       | 30,561       | 76.4                          |
| 1913..... | 20,707       | 35,345       | 58.6                          |
| 1912..... | 28,187       | 30,782       | 91.6                          |

weighting of what might be called investment shares that were not drawn upon in this period was accompanied by growth of number of shareholders.

With the new level of saving shown here as well as in the totals for other savings organizations, an interesting trend is seen in the growth of membership in relation to the number of homes assisted by the associations in purchase or building as exemplified in Chart VII.

The line representing membership shows a gradual rise up to 1919. The increase in homes assisted is slightly less for 1912 and 1913 but greater for the ensuing years, although closely following membership until 1917, when scarcity of quarters and the inflated rent situation forced upon many city workers the necessity of purchasing homes. From that year until 1921, rapid growth in membership is seen to be overshadowed by growth in numbers of homes purchased: 1920 was the peak year with 1921 falling far below its level, and 1922 showing little recovery over the preceding year. The membership increases were substantial in these years with home purchase again

showing an upward movement in 1923.

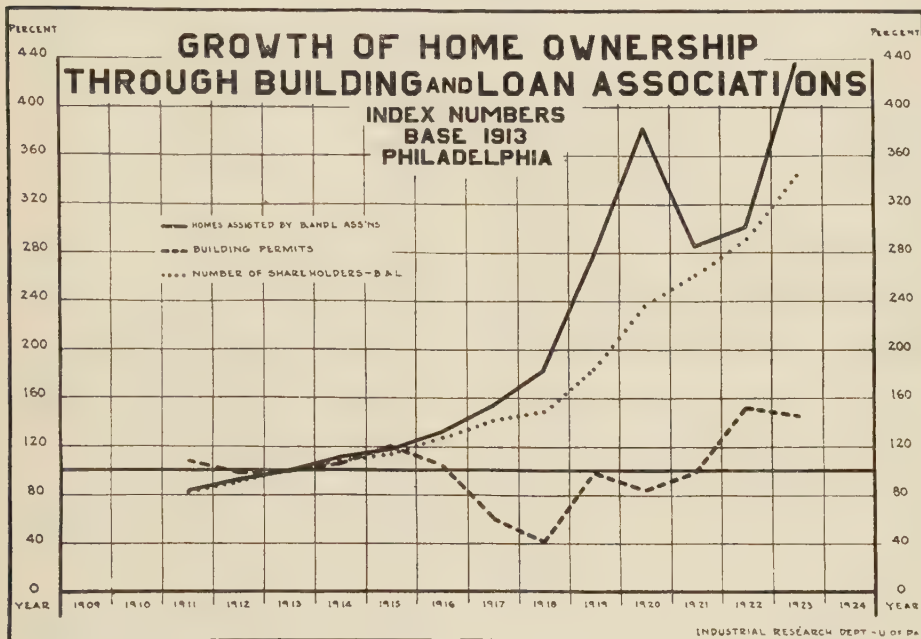
The index for building permits for this area is included in Chart VII. In its interpretation it should be kept in mind that the direction of building is not synonymous with the direction of home ownership; for during the war period and immediately afterwards, the turnover in old buildings was particularly heavy, as was that of large commercial operations. While the building and loan associations are financing new building, they are likewise assisting in the purchase of previously constructed houses. It will be noted, however, that 1912 and 1913 show a drop similar to that of homes assisted, while in 1917 and 1918<sup>3</sup> there is an extreme drop in building permits while home ownership is increasing, with a rise in 1919, when it might be inferred that a more considerable portion of home buyers were securing new dwellings. The prosperity of 1920 is not reflected in the fall of permits for that year, but the three following years exemplify a liberal building program.

<sup>3</sup> This is the period in which the government restricted building operations.

Some measure of the amount of such saving that forms permanent investment is indicated in the growth of numbers of homes assisted. It is not possible to ascertain to what uses payments covering matured stock are put. It is thought that portions of this money are reinvested and it is not un-

the remaining shareholders largely made up of plant employees' friends and relatives, and the association may, therefore, be called industrial. Membership of 624 in October, 1920, had almost doubled in May, 1924, when the total was 1,231. Single shares rose from 1,489 to 3,716 and double shares

CHART VII



usual for stockholders to defer such withdrawal, leaving funds with the association at a fixed rate of interest.

Neither nationality nor occupation of building and loan savers of the city is available. One can supplement the general figures only in so far as it is possible to analyze data for individual associations. Therefore, analysis of a single association connected with an industrial plant in Philadelphia has been made in some detail. Association A, organized in the autumn of 1920, now has about 70 per cent plant membership including office employees, with

from 1,951 to 2,863 in the same time. In no instance has there been a steady building up between semiannual issues of stock, but rather withdrawals between issues are compensated for by new memberships. For the calendar year, 1921,—a year of dual difficulties for this association, first, because it had so recently got its start and second, because the plant was forced to make three wage reductions in that year,—the rate of withdrawals was especially high. Two hundred and fifty-five accounts were lost as compared with 141 for 1922, 124 for 1923 and 41 for the

first five months of 1924. At the same time the numerical increase in shareholders is greatest for 1921, the figure being 185, as compared with 112 and 90 for the two years following. Taken in ratio to the actual withdrawal of those years this expansion means that to grow to the extent of 185 accounts, a total of 440 shareholders was necessary in the first year. In 1922, 253 were added of which 112 were permanent. In 1923 the ratio was 90 to 214. Coincident with these rises in numbers of shareholders, the fines on tardily paid accounts amounted to \$271.15, \$260.74 and \$601.84 for the years 1921, 1922 and 1923, respectively. Thus, one hundred fewer shareholders in 1921 paid fines slightly greater than those for 1922.

In 1923 the growth of one hundred was possible only by willingness to pay fines on overdue shares, by which withdrawal was more largely prevented than in 1921.

For this association the average rate of saving per person, based upon monthly receipts from dues with delinquent dues included, gives the following frequency:

| <i>Average<br/>Monthly Savings</i> | <i>Number of<br/>Months</i> |
|------------------------------------|-----------------------------|
| \$6.50-\$6.75.....                 | 1                           |
| 6.75- 7.00.....                    | 5                           |
| 7.00- 7.25.....                    | 6                           |
| 7.25- 7.50.....                    | 8                           |
| 7.50- 7.75.....                    | 8                           |
| 7.75- 8.00.....                    | 6                           |
| 8.00- 8.25.....                    | 3                           |
| 8.25- 8.50.....                    | 2                           |
| 8.50- 8.75.....                    | 0                           |
| 8.75- 9.00.....                    | 3                           |
| 9.00 and over.....                 | 2                           |

This frequency covers a period of 44 months. The modal groups fall between \$7.00 and \$8.00 for 28 months, while in six cases the average is lower and in ten, higher. These high and low months may be influenced by the fact that payments are sometimes allowed to run over for a time, thus bringing

the receipt figure down. At other times the weighting of back dues brings the total higher. In any event, of the six months when the average fell below \$7.00, four occurred during 1921, while a fifth occurred in January of 1922, after the holiday season, and the sixth fell below by only one cent. Of the months when returns were at their height, four occur between October, 1920 and March, 1921, the first six months of the association's life, and the fifth in December of 1922, the month of highest fine payment recorded. On the whole the tendency has been for the average receipt per person to increase a few cents from year to year.

For a group of 147 of the membership of this association who authorized monthly pay deductions, covering building and loan dues, further data have been compiled. For these depositors the average deduction in May, 1924, was \$9.07, as compared with \$8.08 for the association as a whole in that month, which indicates a rather selected group. The distribution of membership by nativity is shown in Table 13. It would be impossible to say whether the large proportion of Americans authorizing pay deductions to cover their stock is due to any general habit on the part of the native member to avail himself of the pay deduction method, or whether it represents rather an actually higher proportion of native born membership. Taken from the point of view of occupation, this group represents a cross-section of the plant as a whole with its 71 American members pursuing 38 separate occupations, and the majority of other groups showing as many occupations as men. In the group of Americans, the largest single occupation represented is that of foreman with a total of 15 men, while there are five additional supervisors listed. Of this entire group the savings

TABLE 13—COUNTRY OF BIRTH BY NUMBERS OF MEMBERS AND OCCUPATIONS  
Building and Loan Association A

| COUNTRY OF BIRTH  | NUMBER OF MEMBERS | NUMBER OF OCCUPATIONS | COUNTRY OF BIRTH      | NUMBER OF MEMBERS | NUMBER OF OCCUPATIONS |
|-------------------|-------------------|-----------------------|-----------------------|-------------------|-----------------------|
| America . . . . . | 71                | 38                    | Italy . . . . .       | 7                 | 6                     |
| Austria . . . . . | 3                 | 3                     | Lithuania . . . . .   | 12                | 4                     |
| Africa . . . . .  | 8                 | 5                     | Poland . . . . .      | 3                 | 3                     |
| England . . . . . | 4                 | 4                     | Philippines . . . . . | 1                 | 1                     |
| Germany . . . . . | 2                 | 2                     | Russia . . . . .      | 3                 | 3                     |
| Hungary . . . . . | 2                 | 2                     | Slovakia . . . . .    | 13                | 13                    |
| Ireland . . . . . | 17                | 12                    | Servia . . . . .      | 1                 | 1                     |

are found to vary from \$2.00 to \$20.00 a month per person (Table 14).

It is seen that 31 or 21.1 per cent of the total are saving at the rate of \$5.00 a month, while 85 or 57.8 per cent fall in the \$10.00 class with every nationality group showing a weighting in this interval, and in some cases, notably those of Hungary, Ireland and Slovakia, more than a two-thirds majority.

Ten members or 6.8 per cent, a substantial proportion, save at the rate of \$20.00 a month.

To show the relationship of this saving to earnings, a tabulation of those members paid on an hourly basis is added (Table 15). This frequency does not include foremen, and some others paid a daily rate.

Of the 31 members saving at the rate

TABLE 14—AMOUNT OF MONTHLY DUES PER MEMBER BY COUNTRY OF BIRTH  
Building and Loan Association A

|                       | MONTHLY AMOUNTS IN DOLLARS |      |      |      |      |      |       |       |       |       | TOTAL |
|-----------------------|----------------------------|------|------|------|------|------|-------|-------|-------|-------|-------|
|                       | 2.00                       | 2.50 | 4.00 | 5.00 | 6.00 | 8.00 | 10.00 | 14.00 | 16.00 | 20.00 |       |
| America . . . . .     | 3                          | 1    | 3    | 17   | 3    | 1    | 38    | ..    | ..    | 5     | 71    |
| Austria . . . . .     | ..                         | ..   | ..   | ..   | ..   | ..   | 2     | ..    | ..    | 1     | 3     |
| Africa . . . . .      | ..                         | ..   | 1    | 2    | 1    | ..   | 4     | ..    | ..    | ..    | 8     |
| England . . . . .     | ..                         | ..   | ..   | 1    | 1    | ..   | 2     | ..    | ..    | ..    | 4     |
| Germany . . . . .     | ..                         | ..   | ..   | 1    | ..   | ..   | 1     | ..    | ..    | ..    | 2     |
| Hungary . . . . .     | ..                         | ..   | ..   | ..   | ..   | ..   | 2     | ..    | ..    | ..    | 2     |
| Ireland . . . . .     | ..                         | ..   | ..   | 1    | 1    | ..   | 12    | ..    | ..    | 3     | 17    |
| Italy . . . . .       | ..                         | ..   | ..   | 3    | 1    | ..   | 3     | ..    | ..    | ..    | 7     |
| Lithuania . . . . .   | ..                         | ..   | ..   | 2    | ..   | ..   | 7     | 1     | 2     | ..    | 12    |
| Poland . . . . .      | 1                          | ..   | ..   | 1    | ..   | ..   | 1     | ..    | ..    | ..    | 3     |
| Philippines . . . . . | ..                         | ..   | ..   | ..   | ..   | ..   | ..    | ..    | ..    | 1     | 1     |
| Russia . . . . .      | ..                         | ..   | ..   | 1    | ..   | ..   | 2     | ..    | ..    | ..    | 3     |
| Slovakia . . . . .    | ..                         | ..   | ..   | 1    | 1    | ..   | 11    | ..    | ..    | ..    | 13    |
| Servia . . . . .      | ..                         | ..   | ..   | 1    | ..   | ..   | ..    | ..    | ..    | ..    | 1     |
| TOTAL . . .           | 4                          | 1    | 4    | 31   | 8    | 1    | 85    | 1     | 2     | 10    | 147   |

TABLE 15—SAVINGS BY COUNTRY OF BIRTH

Building and Loan Association A

|                                  | WAGE RATE PER HOUR |            |            |            |            |            |            |            |            |                 | TOTAL |
|----------------------------------|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------------|-------|
|                                  | 35¢<br>40¢         | 40¢<br>45¢ | 45¢<br>50¢ | 50¢<br>55¢ | 55¢<br>60¢ | 60¢<br>65¢ | 65¢<br>70¢ | 70¢<br>75¢ | 75¢<br>80¢ | 80¢ and<br>Over |       |
| MEMBERS SAVING \$5.00 PER MONTH  |                    |            |            |            |            |            |            |            |            |                 |       |
| America . . . . .                | 1                  | ..         | 2          | 4          | 1          | 5          | ..         | 1          | 1          | ..              | 15    |
| Africa . . . . .                 | ..                 | ..         | 1          | 1          | ..         | ..         | ..         | ..         | ..         | ..              | 2     |
| England . . . . .                | ..                 | ..         | ..         | ..         | ..         | 1          | ..         | ..         | ..         | ..              | 1     |
| Germany . . . . .                | ..                 | ..         | ..         | ..         | ..         | ..         | 1          | ..         | ..         | ..              | 1     |
| Italy . . . . .                  | ..                 | ..         | ..         | ..         | ..         | 2          | ..         | ..         | ..         | ..              | 2     |
| Lithuania . . . . .              | ..                 | ..         | ..         | ..         | ..         | ..         | 1          | ..         | ..         | ..              | 1     |
| Poland . . . . .                 | ..                 | ..         | 1          | ..         | ..         | ..         | ..         | ..         | ..         | ..              | 1     |
| Russia . . . . .                 | ..                 | ..         | 1          | ..         | ..         | ..         | ..         | ..         | ..         | ..              | 1     |
| Slovakia . . . . .               | ..                 | ..         | ..         | 1          | ..         | ..         | ..         | ..         | ..         | ..              | 1     |
| Servia . . . . .                 | ..                 | ..         | ..         | ..         | ..         | 1          | ..         | ..         | ..         | ..              | 1     |
| TOTAL . . . . .                  | 1                  | ..         | 5          | 6          | 1          | 9          | 2          | 1          | 1          | ..              | 26    |
| MEMBERS SAVING \$10.00 PER MONTH |                    |            |            |            |            |            |            |            |            |                 |       |
| America . . . . .                | 4                  | 1          | 1          | 1          | 4          | 8          | 5          | 6          | 1          | 1               | 32    |
| Austria . . . . .                | ..                 | 1          | ..         | ..         | ..         | 1          | ..         | ..         | ..         | ..              | 2     |
| Africa . . . . .                 | ..                 | ..         | 3          | ..         | 1          | ..         | ..         | ..         | ..         | ..              | 4     |
| England . . . . .                | ..                 | ..         | ..         | ..         | ..         | ..         | 1          | ..         | ..         | ..              | 1     |
| Hungary . . . . .                | ..                 | ..         | ..         | ..         | 1          | ..         | ..         | 1          | ..         | ..              | 2     |
| Germany . . . . .                | ..                 | ..         | ..         | ..         | 1          | ..         | ..         | ..         | ..         | ..              | 1     |
| Ireland . . . . .                | ..                 | ..         | ..         | ..         | ..         | 6          | 5          | 1          | ..         | ..              | 12    |
| Italy . . . . .                  | ..                 | ..         | 2          | ..         | 1          | ..         | ..         | ..         | ..         | ..              | 3     |
| Lithuania . . . . .              | ..                 | ..         | ..         | ..         | 2          | ..         | ..         | 1          | ..         | ..              | 3     |
| Poland . . . . .                 | ..                 | ..         | ..         | 1          | ..         | ..         | ..         | ..         | ..         | ..              | 1     |
| Russia . . . . .                 | ..                 | ..         | ..         | ..         | 1          | ..         | ..         | ..         | ..         | ..              | 1     |
| Slovakia . . . . .               | ..                 | ..         | 3          | ..         | 4          | 2          | 1          | 1          | ..         | ..              | 11    |
| TOTAL . . . . .                  | 4                  | 2          | 9          | 2          | 15         | 17         | 12         | 10         | 1          | 1               | 73    |
| MEMBERS SAVING \$20.00 PER MONTH |                    |            |            |            |            |            |            |            |            |                 |       |
| America . . . . .                | ..                 | ..         | ..         | 1          | ..         | 1          | 2          | 1          | ..         | ..              | 5     |
| Ireland . . . . .                | ..                 | ..         | ..         | ..         | ..         | 1          | 1          | 1          | ..         | ..              | 3     |
| Philippines . . . . .            | ..                 | ..         | ..         | 1          | ..         | ..         | ..         | ..         | ..         | ..              | 1     |
| TOTAL . . . . .                  | ..                 | ..         | ..         | 2          | ..         | 2          | 3          | 2          | ..         | ..              | 9     |

TABLE 16—SAVINGS BY COUNTRY OF BIRTH AND LENGTH OF SERVICE

## Building and Loan Association A

|                       | LENGTH OF SERVICE BY YEARS       |     |     |     |     |     |     |     |     |      |       |       |             |    | TOTAL |
|-----------------------|----------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|------|-------|-------|-------------|----|-------|
|                       | Under 1                          | 1-2 | 2-3 | 3-4 | 4-5 | 5-6 | 6-7 | 7-8 | 8-9 | 9-10 | 10-15 | 15-20 | 20 and Over |    |       |
|                       | MEMBERS SAVING \$5.00 PER MONTH  |     |     |     |     |     |     |     |     |      |       |       |             |    |       |
| America . . . . .     | ..                               | 2   | 2   | ..  | 2   | 5   | 1   | 1   | 1   | ..   | ..    | 1     | 2           | 17 |       |
| Africa . . . . .      | ..                               | ..  | ..  | ..  | 1   | ..  | ..  | 1   | ..  | ..   | ..    | ..    | ..          | 2  |       |
| England . . . . .     | ..                               | ..  | ..  | ..  | ..  | 1   | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Germany . . . . .     | ..                               | ..  | 1   | ..  | ..  | ..  | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Ireland . . . . .     | ..                               | ..  | ..  | ..  | ..  | ..  | 1   | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Italy . . . . .       | ..                               | ..  | 1   | ..  | ..  | ..  | ..  | 1   | ..  | ..   | 1     | ..    | ..          | 3  |       |
| Lithuania . . . . .   | ..                               | ..  | ..  | 1   | ..  | ..  | ..  | 1   | ..  | ..   | ..    | ..    | ..          | 2  |       |
| Poland . . . . .      | ..                               | ..  | ..  | ..  | ..  | 1   | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Russia . . . . .      | ..                               | ..  | ..  | ..  | ..  | ..  | ..  | 1   | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Slovakia . . . . .    | ..                               | ..  | ..  | ..  | ..  | ..  | ..  | 1   | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Servia . . . . .      | ..                               | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..   | ..    | 1     | ..          | 1  |       |
| TOTAL . . . . .       | ..                               | 2   | 4   | 1   | 3   | 7   | 2   | 6   | 1   | ..   | 1     | 2     | 2           | 31 |       |
|                       | MEMBERS SAVING \$10.00 PER MONTH |     |     |     |     |     |     |     |     |      |       |       |             |    | TOTAL |
|                       | 5                                | 4   | 5   | 1   | 4   | 4   | 6   | ..  | 1   | 1    | ..    | 1     | 6           |    |       |
|                       | 5                                | 4   | 5   | 1   | 4   | 4   | 6   | ..  | 1   | 1    | ..    | 1     | 6           |    |       |
| America . . . . .     | 5                                | 4   | 5   | 1   | 4   | 4   | 6   | ..  | 1   | 1    | ..    | 1     | 6           | 38 |       |
| Austria . . . . .     | ..                               | 1   | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..   | ..    | ..    | 1           | 2  |       |
| Africa . . . . .      | 1                                | ..  | ..  | ..  | ..  | 2   | 1   | ..  | ..  | ..   | ..    | ..    | ..          | 4  |       |
| England . . . . .     | ..                               | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..   | 1     | ..    | 1           | 2  |       |
| Germany . . . . .     | ..                               | 1   | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Hungary . . . . .     | 1                                | ..  | ..  | ..  | ..  | ..  | ..  | 1   | ..  | ..   | ..    | ..    | ..          | 2  |       |
| Ireland . . . . .     | ..                               | 1   | ..  | 1   | ..  | ..  | 2   | 2   | 1   | ..   | 2     | 2     | 1           | 12 |       |
| Italy . . . . .       | ..                               | ..  | ..  | ..  | 1   | ..  | 1   | ..  | ..  | 1    | ..    | ..    | ..          | 3  |       |
| Lithuania . . . . .   | ..                               | 1   | ..  | ..  | 1   | 3   | ..  | 1   | ..  | 1    | ..    | ..    | ..          | 7  |       |
| Poland . . . . .      | ..                               | ..  | ..  | ..  | 1   | ..  | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Russia . . . . .      | 1                                | ..  | ..  | ..  | ..  | 1   | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 2  |       |
| Slovakia . . . . .    | ..                               | 1   | ..  | ..  | ..  | 2   | 2   | 6   | ..  | ..   | ..    | ..    | ..          | 11 |       |
| TOTAL . . . . .       | 8                                | 9   | 5   | 2   | 7   | 12  | 12  | 9   | 3   | 3    | 3     | 3     | 9           | 85 |       |
|                       | MEMBERS SAVING \$20.00 PER MONTH |     |     |     |     |     |     |     |     |      |       |       |             |    | TOTAL |
|                       | 1                                | ..  | ..  | ..  | 2   | ..  | ..  | ..  | ..  | ..   | ..    | ..    | 2           |    |       |
|                       | 1                                | ..  | ..  | ..  | 2   | ..  | ..  | ..  | ..  | ..   | ..    | ..    | 2           |    |       |
| America . . . . .     | 1                                | ..  | ..  | ..  | 2   | ..  | ..  | ..  | ..  | ..   | ..    | ..    | 2           | 5  |       |
| Austria . . . . .     | ..                               | 1   | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| Ireland . . . . .     | ..                               | ..  | ..  | ..  | 1   | ..  | ..  | ..  | 1   | 1    | ..    | ..    | ..          | 3  |       |
| Philippines . . . . . | 1                                | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..  | ..   | ..    | ..    | ..          | 1  |       |
| TOTAL . . . . .       | 2                                | 1   | ..  | ..  | 3   | ..  | ..  | ..  | 1   | 1    | ..    | ..    | 2           | 10 |       |

TABLE 17—SAVINGS BY COUNTRY OF BIRTH AND AGE

Building and Loan Association A

|                       | AGE                              |       |       |       |       |       |       |                | TOTAL |
|-----------------------|----------------------------------|-------|-------|-------|-------|-------|-------|----------------|-------|
|                       | Under<br>20                      | 20-25 | 25-30 | 30-35 | 35-40 | 40-45 | 45-50 | 50 and<br>Over |       |
|                       | MEMBERS SAVING \$5.00 PER MONTH  |       |       |       |       |       |       |                |       |
| America . . . . .     | ..                               | 2     | 1     | 3     | 5     | 1     | 2     | 3              | 17    |
| Africa . . . . .      | ..                               | ..    | ..    | ..    | 1     | 1     | ..    | ..             | 2     |
| England . . . . .     | ..                               | ..    | ..    | ..    | ..    | ..    | 1     | ..             | 1     |
| Germany . . . . .     | ..                               | ..    | ..    | ..    | ..    | ..    | 1     | ..             | 1     |
| Ireland . . . . .     | ..                               | ..    | ..    | ..    | ..    | 1     | ..    | ..             | 1     |
| Italy . . . . .       | ..                               | ..    | ..    | ..    | 1     | 1     | ..    | 1              | 3     |
| Lithuania . . . . .   | ..                               | ..    | ..    | 1     | 1     | ..    | ..    | ..             | 2     |
| Poland . . . . .      | ..                               | ..    | ..    | ..    | ..    | 1     | ..    | ..             | 1     |
| Russia . . . . .      | ..                               | ..    | ..    | ..    | 1     | ..    | ..    | ..             | 1     |
| Slovakia . . . . .    | ..                               | ..    | ..    | ..    | ..    | ..    | ..    | 1              | 1     |
| Servia . . . . .      | ..                               | ..    | ..    | ..    | ..    | ..    | 1     | ..             | 1     |
| TOTAL . . . . .       | ..                               | 2     | 1     | 4     | 9     | 5     | 5     | 5              | 31    |
|                       | MEMBERS SAVING \$10.00 PER MONTH |       |       |       |       |       |       |                |       |
| America . . . . .     | ..                               | 5     | 9     | 5     | 2     | 6     | 3     | 8              | 38    |
| Austria . . . . .     | ..                               | ..    | ..    | ..    | ..    | ..    | 2     | ..             | 2     |
| Africa . . . . .      | ..                               | ..    | ..    | ..    | 1     | 2     | ..    | 1              | 4     |
| England . . . . .     | ..                               | ..    | ..    | ..    | ..    | ..    | 1     | 1              | 2     |
| Germany . . . . .     | ..                               | ..    | ..    | ..    | ..    | ..    | ..    | 1              | 1     |
| Hungary . . . . .     | ..                               | 1     | ..    | ..    | ..    | 1     | ..    | ..             | 2     |
| Ireland . . . . .     | 1                                | ..    | ..    | 3     | 2     | 5     | 1     | ..             | 12    |
| Italy . . . . .       | ..                               | ..    | ..    | 1     | 1     | ..    | ..    | 1              | 3     |
| Lithuania . . . . .   | ..                               | ..    | ..    | 3     | ..    | 2     | 1     | 1              | 7     |
| Poland . . . . .      | ..                               | ..    | ..    | ..    | 1     | ..    | ..    | ..             | 1     |
| Russia . . . . .      | ..                               | ..    | ..    | 1     | ..    | 1     | ..    | ..             | 2     |
| Slovakia . . . . .    | ..                               | ..    | 1     | ..    | 5     | 2     | ..    | 3              | 11    |
| TOTAL . . . . .       | 1                                | 6     | 10    | 13    | 12    | 19    | 8     | 16             | 85    |
|                       | MEMBERS SAVING \$20.00 PER MONTH |       |       |       |       |       |       |                |       |
| America . . . . .     | ..                               | ..    | 2     | ..    | ..    | 1     | ..    | 2              | 5     |
| Austria . . . . .     | ..                               | ..    | ..    | ..    | 1     | ..    | ..    | ..             | 1     |
| Ireland . . . . .     | ..                               | ..    | ..    | 1     | 1     | ..    | ..    | 1              | 3     |
| Philippines . . . . . | ..                               | ..    | ..    | ..    | 1     | ..    | ..    | ..             | 1     |
| TOTAL . . . . .       | ..                               | ..    | 2     | 1     | 3     | 1     | ..    | 3              | 10    |

of \$5.00 a month, this tabulation shows the modal group of earnings to be sixty to sixty-five cents an hour for the 26 men paid by the hour. For the \$10.00 group, the modal wage falls between fifty-five and seventy-five; 54 of the men occur in these earnings groups. The smaller group of wage earners saving as much as \$20.00 a month, tend to center between sixty and seventy-five cents an hour with two falling as low as fifty to fifty-five. The largest groups saving \$5.00 and a double amount occur in the same earnings intervals. In the case of those saving the still higher rate of \$20.00 a month the wage return also tends to equal that of men saving less.

The differences in these groups may be explained by marital status. There is no great difference in the percentage of married men saving \$5.00 or \$10.00; in fact, for the first group the figure is 22, or 70 per cent and for the second 65, or 76 per cent. For the \$20.00 interval the percentage is smaller with only 50 per cent of the latter being married.

Surveyed from the aspect of length of service the distribution is as given in Table 16.

For those saving \$5.00 a month there is a massing in the time intervals below ten years with 58.1 per cent having service records of four to eight years, while 22.6 per cent fall below, and 19.3 per cent above. With the \$10.00 class, the range is more evenly distributed, 28.2 per cent falling in intervals below four years, 47.1 per cent between four and eight years, and 24.7 per cent above, with substantial percentages in the extreme groups, that is, under one and over twenty years. In the group of ten

savers putting aside \$20.00 a month, considerable scatter is apparent with a modal group of three of the workers in the four-to-five-year interval, three below that service group and four representing older employees.

The relation of age to saving in this analysis is tabulated in similar form. For those saving \$5.00 a month the modal age is between thirty-five and forty with a percentage of 29.0, while 22.6 per cent are younger and 48.4 per cent older. For the next class, the modal group is an interval higher, that is, between forty and forty-five, with, however, a stronger pull downwards and 28.2 per cent above that age. For the group saving \$20.00 a month there is no person under twenty-five and modal groups appear in the thirty-five to forty and fifty years and over intervals. The influence would, therefore, be that saving is more general among men above thirty than among those beginning their industrial careers.

If these meagre data may be looked upon as indicative of the average industrial association, it may be concluded that during the depression, growth was possible only through the loss of a relatively large percentage of potential savers, whose accounts lapsed after short periods. This is also evident in the increase in late dues. Analysis also shows that members saving \$10.00 a month often fall in the same earnings classes with those saving less and that these classes are largely made up of married men. For the savers of larger amounts, the percentage of married members is smaller. Finally, this limited sample shows that savers are more particularly persons with some years of industrial experience rather than young workers.

## CHAPTER VI

### GROWTH OF INDUSTRIAL INSURANCE PROTECTION

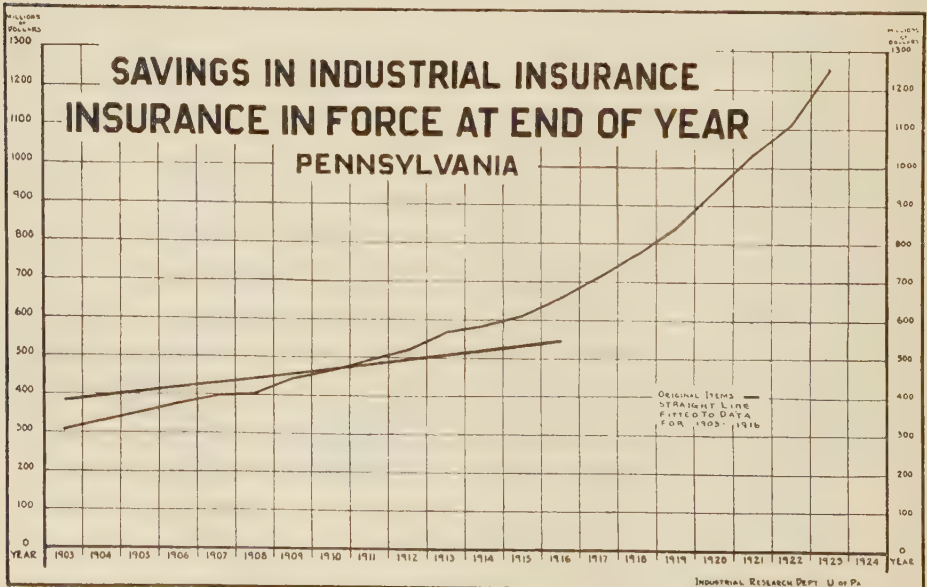
In view of the fact that the industrial life insurance plan affords a weekly method of payment covering small amounts of insurance, it is suited to the needs of the working man paid on a weekly basis. Although there would always be a group taking advantage of the privileges of buying protection by the ordinary plan of paying premiums quarterly, semiannually or even annually, the weekly plan fits a large existing need, not only by the frequency of payment, but also because such insurance may be had in far smaller blocks and entails no necessity of the worker leaving his own home, as contacts, medical examinations and collections are fixed at his leisure and at the place he designates.

In Chart VIII a line of secular trend for industrial insurance in force in the state of Pennsylvania has been plotted on a 1903 to 1916 base.

The line of trend from 1903 to 1916 would, if continued, fall below the original items of recent years. As already shown in the case of savings banks, a new line of trend must be based upon the new level. In this respect, all large avenues of savings are alike. However, industrial insurance exceeded the rate of growth of mutual banks. In the period 1903 to 1913, the increase of insurance in force was 81 per cent. In the rapid growth of 1913 to 1923, insurance in force increased 140 per cent. The line for original items rises steadily and sharply with some slackening in 1922. Savings funds responded somewhat earlier to the depression with less increase in 1921.

In comparing these two types of saving, conclusions must not be drawn that actual balances of two phases of saving are under consideration. The

CHART VIII



figures for industrial insurance in force represent a future return upon which only partial payment is made yearly. It is apparent that this rate of protection purchase had been higher than the rate of savings through the mutual bank. Measured by the growth of time savings deposits in trust companies and banks, and by the assets of building and loan associations, insurance development has been less rapid.

The progress in the purchase of protection may be seen in the rise in premium receipts for industrial insurance in the state of Pennsylvania. From an annual figure of about eight million in 1900, it rose to nearly forty-nine million in 1923. This latter amount covers the annual cost of more than one billion and a quarter of industrial insurance in force, of which two hundred and seventy-five million was written during the calendar year 1923.

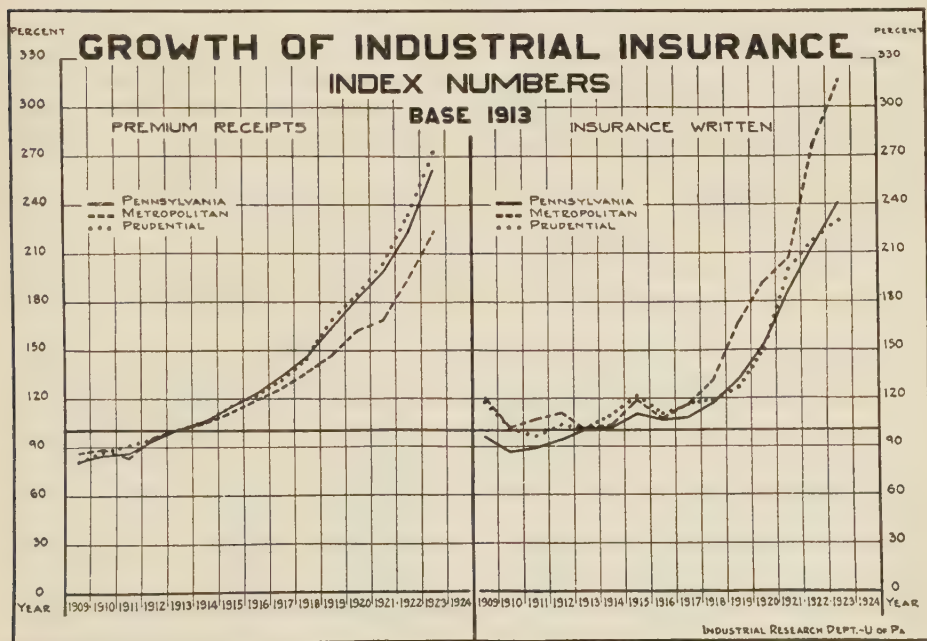
Chart IX shows index curves on a

1913 base for premium receipts and insurance in force.

Section 1 of Chart IX shows premium receipts in the state compared with those of two of the largest companies. The curves rise slowly through 1914 and 1915, but the rise is especially rapid in 1918 and the following years. Since 1909, the curve for the Prudential Insurance Company has followed that of the whole state closely, while that for the Metropolitan Insurance Company, though showing on the whole a higher index than that of the state, or of the Prudential before 1913, has fallen below both during the past ten years. For the year 1923, these index numbers represent a total premium payment of forty-nine million for all in the state, of which twenty-six million was collected by the Prudential and fifteen million by the Metropolitan Insurance Company.

The amount of insurance written from year to year shows greater

CHART IX



fluctuation in this area. It is obvious that any increase in business written would weight the amount of annual premium subject to various other factors,<sup>4</sup> but the figures representing new business written indicate the fluctuations in general business conditions and wage level as well.

Section 2 of Chart IX begins with a somewhat high figure in 1909, followed by a sharp dip, possibly the result of overselling. Then follows a steady growth through 1915. There was no increase between 1915 and 1917. The growth since 1918 has been unprecedented. When the development of the two companies is compared with the state, there is marked conformity in the direction of the Metropolitan Insurance Company and the state totals up to 1917. Thereafter, the Metropolitan Insurance Company increases at a more rapid rate than does the state total, while the line representing the Prudential crosses and recrosses the state curve. No detailed analysis can be made for all insurance companies in the city, but for the one company that was able to supply local

<sup>4</sup> These factors include lapsed policies, amount of revivals and increases, plan on which insurance is written and migration to and from the state.

data comparisons are made for the years since 1917.

The growth of industrial business of the Metropolitan Insurance Company in the Philadelphia area is shown in Table 18.

For the seven-year period, 1917 to 1923, the annual sale of policies more than doubled, and the amount of insurance issued tripled. The average amount of insurance written per policy increased steadily, but increased least in 1921, and most in 1923. In 1921, the amount per policy increased by \$5.00 and in 1923 by \$22.00.

During this period there was no year when the record of the previous year was not maintained. In all years except 1921, the annual figure for insurance written superseded appreciably that of the preceding year. The 1921 figure for Philadelphia shows a negligible increase in numbers of policies, and less than 3 per cent increase over the previous year in insurance written. It is significant that policy sales kept the pace established during the prosperity year, 1920.

No figures on an exactly comparable basis can be secured for the state since the insurance reports of Pennsylvania require that new business be reported

TABLE 18—GROWTH OF INDUSTRIAL INSURANCE—PHILADELPHIA  
Metropolitan Insurance Company

| YEAR      | POLICIES ISSUED |  | INSURANCE ISSUED |  |                                  |
|-----------|-----------------|--|------------------|--|----------------------------------|
|           | Number          | Percentage Increase Over Previous Year | Amount           | Percentage Increase Over Previous Year | Average Amount Per Policy Issued |
| 1923..... | 117,823         | 36.7                                   | \$25,503,358     | 52.4                                   | \$216                            |
| 1922..... | 86,180          | 16.8                                   | 16,731,340       | 25.0                                   | 194                              |
| 1921..... | 73,772          | 0.1                                    | 13,382,223       | 2.9                                    | 181                              |
| 1920..... | 73,685          | 9.8                                    | 13,000,222       | 23.7                                   | 176                              |
| 1919..... | 67,127          | 16.8                                   | 10,506,493       | 29.1                                   | 157                              |
| 1918..... | 57,453          | 7.8                                    | 8,137,022        | 13.8                                   | 142                              |
| 1917..... | 53,302          | ....                                   | 7,150,690        | ....                                   | 134                              |

with renewals and increases. On this basis for this company's new business in the whole state, and for the state's total business over the same period, the figures are shown in Table 19.

The difference in methods of reporting data limits conclusions based upon the rate of increase between state and city business from year to year. It is unfortunate that this separation is not possible since in a depression year the ratio of revivals to new business may be

Metropolitan Company's city department falling lowest, its state business showing somewhat more growth and the state's total rising above the expansion rate set in the previous years. For the next year the Metropolitan state total leads and in 1923 the city increase of 52.4 above 1922 is spectacular.

The percentage of policies that terminated each year through death claims, matured endowments, policies surrendered for cash and lapse, makes

TABLE 19—PERCENTAGE INCREASE OF INSURANCE ISSUED—PENNSYLVANIA

| YEAR      | INSURANCE WRITTEN, REVIVED<br>AND INCREASED |              | PERCENTAGE INCREASE OVER<br>PREVIOUS YEAR |              |
|-----------|---|--------------|---|--------------|
|           | All Companies                               | Metropolitan | All Companies                             | Metropolitan |
| 1923..... | \$275,466,754                               | \$85,281,748 | 12.5                                      | 14.7         |
| 1922..... | 244,951,302                                 | 74,361,495   | 14.8                                      | 33.4         |
| 1921..... | 213,439,094                                 | 55,729,265   | 23.0                                      | 8.4          |
| 1920..... | 173,593,013                                 | 51,426,291   | 13.7                                      | 14.7         |
| 1919..... | 152,646,276                                 | 44,835,857   | 13.8                                      | 25.7         |
| 1918..... | 134,139,208                                 | 35,663,657   | 7.5                                       | 13.2         |
| 1917..... | 124,788,551                                 | 31,517,096   | ....                                      | ....         |

excessive. For the whole United States new business of one company amounted to 84 per cent of the total, revivals 14 per cent and increases 2 per cent in the year 1923. In the previous year when less business was written the revivals were one and one-half times the amount reported in 1923. When comparisons are made between state and city, the possibility of difference in percentage increases from year to year being influenced by this difference in basis of reporting figures must be kept in mind. Even in spite of this fact, the city increase prior to 1921 is in all instances higher than that for the Metropolitan Company in the state and markedly higher than that of the state's insurance companies considered as a whole. Coming to the depression year, 1921, the condition is reversed with the Met-

it impossible to use the figure of new business written as a final measure of insurance growth. Therefore, data covering the amounts of industrial insurance in force at the close of these years are tabulated for the Metropolitan Company in the state and for all industrial insurance in the state (Table 20).

For the Metropolitan Insurance Company's city business similar data are not available, although approximately 945,000 industrial policies carrying insurance of about 132 million dollars were in force at the end of 1923. This amount is about one-third of the company's state total of 381 million dollars, but is a part of its business that cannot be assumed to follow the growth of the company's total business since the insurance written in the city did

not follow that written in the state. Metropolitan state business, compared with total state business, is lower in every year and much lower in 1921. The year 1923 is an exception to this with a growth 2 per cent higher than that for all companies.

Thus, Philadelphia city business must have fallen below the general expansion for the state in 1921, even taking into account the fact that the Metropolitan Insurance Company's

bers for the amount of insurance in force, the amount of insurance written, amount of premium receipts and losses through claims incurred from year to year. Through the year 1915, indexes for premium receipts, insurance written and insurance in force move in close relationship. Losses incurred prior to 1913 are low, but show some rise in the next few years. Beginning with the year 1916 greater differences are apparent. Premium receipts lie well

TABLE 20—PERCENTAGE INCREASE OF INSURANCE IN FORCE—PENNSYLVANIA

| YEAR      | INSURANCE IN FORCE             |                               | PERCENTAGE INCREASE |              |
|-----------|--------------------------------|-------------------------------|---------------------|--------------|
|           | All Companies<br>(000 omitted) | Metropolitan<br>(000 omitted) | All Companies       | Metropolitan |
| 1923..... | \$1,256,035                    | \$381,056                     | 13.2                | 15.0         |
| 1922..... | 1,109,086                      | 331,478                       | 7.7                 | 7.0          |
| 1921..... | 1,029,421                      | 309,857                       | 10.2                | 5.8          |
| 1920..... | 934,235                        | 292,810                       | 10.9                | 9.3          |
| 1919..... | 842,248                        | 267,835                       | 9.1                 | 7.7          |
| 1918..... | 771,775                        | 248,574                       | 8.4                 | 6.3          |
| 1917..... | 712,194                        | 233,887                       | ....                | ....         |

expansion was less than that of all companies, since that company was even lower in the city than in the state. On the other hand, recovery for the city in 1923 on this basis would be heightened.

Up to this point, the data brought to bear on the trend and growth of industrial insurance have shown some fluctuation in the aggregate for the state, in depression years prior to and at the beginning of the war period. The effect of the exceedingly depressed year 1921 is shown only in the detailed tables. Were it possible to secure a record of lapsed policies for that year, some correlation might be traced.

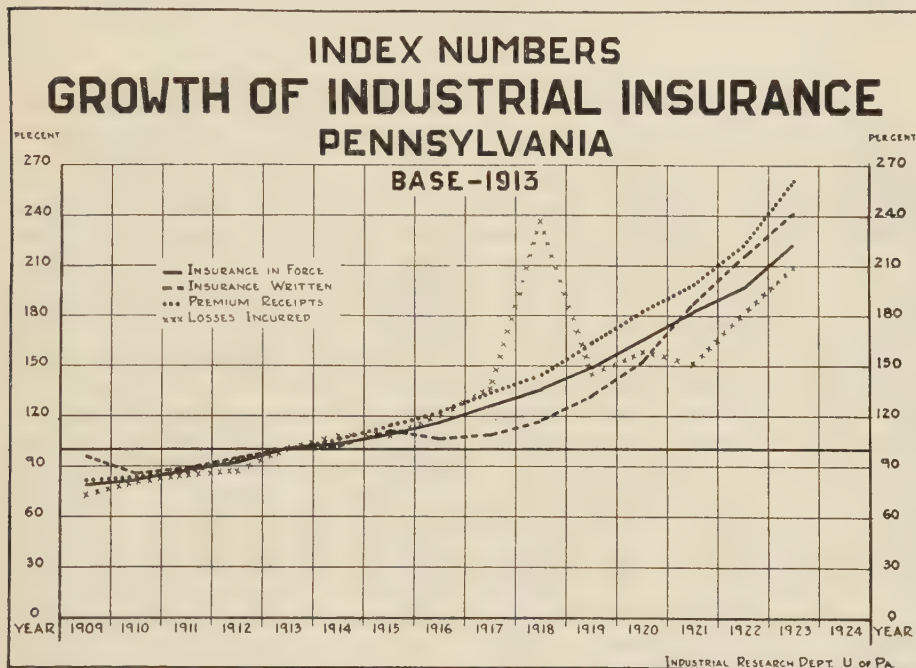
In the absence of such material, Chart X has been drawn for industrial insurance in the state of Pennsylvania, based upon index num-

bers above the level of other lines. There is a trough in the amount of new business written during 1916 and 1917 and considerable increase, thereafter, until 1923, when the amount of new policies reached its highest point. The abnormally high losses of 1918 due to insurance payments incident to the war, but mainly to the influenza epidemic, are followed by a drop relatively lower than that of 1917. The next years witness an erratic movement in losses. In this latter period the disparity between growth of receipts and amount of insurance in force becomes more marked. At the end of 1920 there's a noticeable difference between premium receipts, insurance in force and new business written. In 1921, although there is a great rise in new business and a decrease in losses, there is no tendency

for the amount of insurance in force to approximate the growth of receipts. The difference is intensified in 1922 and 1923, but may be due in small part to the larger rate of losses in those years. It may be accounted for in part by a

Experience with group insurance covers too short a period to evaluate. Its success is dependent upon continuity of plant operation and low rates of labor turnover. Group insurance as a branch of the commercial company's

CHART X



high proportion of lapsed policies, especially in 1921, and different forms of insurance. It is safe to say that it is primarily due to the latter cause since an increasing proportion of endowments and policies with limited terms of premium payment have been written in recent years. At the end of 1918, about 26 per cent of the industrial insurance in force in the Metropolitan and Prudential Companies was on the endowment plan and at the end of 1923 about 36 per cent. The premium for a given amount of endowment insurance or of insurance with a relatively short term of premium payment is substantially greater than for the same amount of whole life insurance.

program is new. The following tabulation indicates fluctuations of one insurance company's group insurance department:

| Year      | Number of<br>Firms with<br>Policies |
|-----------|-------------------------------------|
| 1923..... | 138                                 |
| 1922..... | 89                                  |
| 1921..... | 39                                  |
| 1920..... | 108                                 |
| 1919..... | 112                                 |
| 1918..... | 86                                  |

The falling off in 1921 and 1922 shows the effect of inactive business conditions.

The continuation of industrial insurance through as severe a depression as that of 1921, seems to indicate that

such insurance has come to be recognized as an essential item in the family budget and, as such, an item the wage earner is loath to allow to lapse. The growth of industrial insurance has

perhaps been less spectacular than that of commercial bank savings and building and loan assets. It has been sustained and reflects the impetus to savings of higher earnings.

## CHAPTER VII

### UNION AND FRATERNAL ORDER BALANCES

Fluctuation in union balances is not only affected by rise and fall in employment but also by the occurrence of strikes or the installation of new types of benefit. Primarily the union makes it a duty to furnish protection to its membership for the duration of strikes in the form of strike benefits. It is also necessary to meet ordinary administrative charges and costs of extension work and construction projects, in addition to the maintenance of a general fund. Insurance for temporary disability or at death is not unusual. The large organizations have developed elaborate plans. The Brotherhood of Locomotive Engineers provides for annuities, indemnity claims, straight life and short term payment life insurance and funeral benefits.

To combine figures for a limited group of these organizations would distort results. Inactive business conditions in industry as a whole do not place an equal burden of unemployment or lowered wage on all trades. Moreover, a relatively high scale of payment in a particular trade makes it possible for employed members to make an additional contribution through special assessment. It is this method of levying additional taxes upon those having work that makes possible the payment of benefits to strikers, since dues have remained fairly constant until recent years, when there has been some shift to a higher rate.

For a particular section such as Philadelphia, only an actual count for all union balances would give conclusive evidence as to the rate of growth in these amounts. To account for rapid or slow growth, membership figures would be necessary, and one would have to know what proportion of that membership contributed to the union's funds and what proportion was on strike and not contributing. The actual amounts paid in strike benefits combined with business conditions would largely account for changes in balances. In the absence of these data, figures have been compiled by years from the financial statements of several of the larger unions. Unfortunately recent figures are not available for some of the more important organizations which are about to hold conventions, or do not publish their proceedings. The data obtained are fragmentary and reported by fiscal years set by the unions individually, but show that there were decided setbacks in amounts held by unions between 1915 and 1917. In this period, before the United States entered the war, employment was growing but the cost of living was ascending and there were a large number of strikes. Subsequent to this time and through 1918 when a patriotic appeal was made to industrial workers to abandon the strike, and when wages were increasing, union balances rose and continued to

grow through 1920 in spite of a large number of strikes at the close of the war. In 1921 and 1922 it cannot be said that all the unions studied showed a decrease in balances. In certain instances, as in the case of the United Mine Workers of America, the burden of the strikes resulted in such a drop. On the other hand, the International

to \$542,000 in that year. The balance grew less than \$200,000. In the following fiscal year, weighted by seven months of the depression year, 1921, large assessments to cover strike benefits and drops in average earnings and membership were accompanied by approximately a 50 per cent increase in the unexpended balance.

TABLE 21—FINANCIAL GROWTH OF THE INTERNATIONAL TYPOGRAPHICAL UNION

| YEAR ENDING<br>MAY 31 | MEMBERSHIP | TOTAL<br>EARNINGS | AVERAGE<br>EARNINGS PER<br>MEMBER | AMOUNTS EX-<br>PENDED FOR DE-<br>FENSIVE PURPOSES—<br>STRIKE BENEFIT | BALANCE<br>MAY 31 |
|-----------------------|------------|-------------------|-----------------------------------|--|-------------------|
| 1923 .....            | 68,144     | \$130,792,901     | \$1,919                           | \$5,134,616  | \$4,028,732       |
| 1922 .....            | 68,746     | 123,429,452       | 1,795                             | 8,708,321  | 3,263,033         |
| 1921 .....            | 74,355     | 141,964,382       | 1,909                             | 541,551  | 2,017,727         |
| 1920 .....            | 70,945     | 114,594,258       | 1,615                             | 145,997  | 1,826,082         |
| 1919 .....            | 65,203     | 82,464,167        | 1,265                             | 91,087   | 1,276,968         |
| 1918 .....            | 62,661     | 71,756,014        | 1,145                             | 91,075   | 1,105,648         |
| 1917 .....            | 61,350     | 66,652,431        | 1,086                             | 87,430   | 1,004,090         |
| 1916 .....            | 60,231     | 62,711,805        | 1,041                             | 158,232  | 936,709           |
| 1915 .....            | 59,571     | 61,155,285        | 1,027                             | 159,857  | 964,214           |
| 1914 .....            | 58,537     | 61,050,332        | 1,042                             | 82,685   | 929,356           |
| 1913 .....            | 55,614     | 56,944,486        | 1,024                             | 80,103   | 796,948           |

Typographical Union showed a growth from a balance of two to one of three million dollars in spite of the large figure of nearly nine million expended for defensive purposes in the year ending May 31, 1922. Table 21 will show something of the financial development of the International Typographical Union from 1913 to the present.

The membership reached its highest point in the year ending May 31, 1921, with a falling off in the two years following. For this same year the total earnings of union members reached nearly one hundred forty-two million, and average wages per member rose three hundred dollars above those of the previous year. Amounts expended for defensive purposes rose from \$146,000

In this decade average earnings almost doubled, membership increased approximately 25 per cent, and this organization's balance grew from seven hundred ninety-six thousand dollars to something over four million dollars, that is, five times the 1913 balance. The total is divided as follows:

|                            |             |
|----------------------------|-------------|
| General Fund .....         | \$1,364,361 |
| Mortuary Fund .....        | 1,644,966   |
| Old Age Pension Fund ..... | 1,019,405   |

There is no reason to believe that the growth of total savings held by the International Typographical Union differs from savings for this group in Philadelphia. It would not follow that one union's financial growth could be taken as a criterion in measuring all

balances. There are organizations that have weakened in this decade, while others have grown materially. For trades that have maintained their membership the tendency has been toward greater growth in balances in recent years with enlarged facilities for relief in the form of pensions and insurance.

A growth in balances of four to five hundred per cent has occurred in several other unions, notably in the United Mine Workers of America, who increased their funds from \$278,032 and a membership of 377,682 men in 1913 to \$1,177,021 and a membership of 445,734 at the end of 1923; the balance of the International Street Cleaners and Electric Railway Employees grew from \$213,577 to \$1,160,940 in that decade; that of the Brotherhood of Railway Carmen rose from \$64,874 in September, 1913, to \$3,010,336 in

July, 1921. For this limited group of unions that represent skilled trades, while the sums involved are small and do not always include value of the buildings or funds covering pensions or insurance, the rate of increase has been rapid.

The Fraternal Order as an influence toward thrift among industrial workers has many of the characteristics of the trade union. Such associations range from small groups affiliated with local trade, club or church to nation-wide movements. A measurement of this force in actual monetary terms is hampered by the differences in reporting methods of the various groups, and the occasional lapses of time in the past when no official report was published by one or another of these societies. In most cases it is possible to secure such information for the state unit but

TABLE 22—PERCENTAGE INCREASE OR DECREASE OVER PREVIOUS YEAR—PENNSYLVANIA  
Five Fraternal Orders

| YEAR      | TOTAL INCOME                |                        | INSURANCE IN FORCE                     |                        |
|-----------|-----------------------------|------------------------|--|------------------------|
|           | All Income<br>(000 omitted) | Percentage<br>Increase | Insurance in<br>Force<br>(000 omitted) | Percentage<br>Increase |
| 1922..... | \$6,605                     | 9.7                    | \$275,816                              | -1.5                   |
| 1921..... | 6,023                       | 4.6                    | 280,122                                | 0.5                    |
| 1920..... | 5,759                       | 2.4                    | 278,840                                | 2.0                    |
| 1919..... | 5,626                       | 23.6                   | 273,384                                | 2.4                    |
| 1918..... | 4,551                       | 7.6                    | 267,075                                | -2.0                   |
| 1917..... | 4,227                       | 5.5                    | 272,604                                | 1.5                    |
| 1916..... | 4,006                       | 7.8                    | 263,587                                | 3.6                    |
| 1915..... | 3,715                       | 5.9                    | 259,225                                | 4.1                    |
| 1914..... | 3,509                       | 4.4                    | 248,953                                | 4.3                    |
| 1913..... | 3,360                       | 7.9                    | 233,665                                | 3.8                    |
| 1912..... | 3,114                       | 9.9                    | 229,873                                | 4.9                    |
| 1911..... | 2,833                       | 3.2                    | 219,161                                | 6.9                    |
| 1910..... | 2,746                       | 7.5                    | 204,946                                | 5.2                    |
| 1909..... | 2,555                       | 8.7                    | 194,845                                | 7.4                    |
| 1908..... | 2,351                       | 2.5                    | 181,445                                | 1.3                    |
| 1907..... | 2,295                       | ....                   | 179,070                                | .....                  |

not for a local area, such as Philadelphia. No record is available showing a summary of total assets of this branch of saving for the city.

For a group of five orders—Junior Order United American Mechanics, Protected Home Circle, Ladies Catholic Benevolent Association, Artisan's Order of Mutual Protection, and National Croation Society of United States of America—with an income of six and a half million dollars during 1922—the percentage increase of income has been given in Table 22.

While there has been no year since 1908 when there was not some expansion in receipts, the years 1908, 1911 and 1920 show the least increase. The low mark of 1908 may be accounted for by the financial depression of that year. That of 1911 is weighted by a decrease of 2 per cent in receipts of the Protected Home Circle, while the very marked growth of receipts for 1919 is followed by no appreciable increase in 1920. With adjustment to this new level, however, there has been a continued growth as apparent in the increase of 4.6 per cent for 1921 and 9.7 per cent for 1922.

The amount of insurance in force at the end of each year has not shown as

rapid change recently as in earlier years. Since 1915, when insurance in force showed an increase of 4.1 per cent over 1914, while the trend has been upward in all years except 1918 and 1922, the increase has in no year been more than 3.6 per cent and was as low as 0.5 per cent. Previous to 1918, the yearly increase ranged from 3.8 to 6.9 per cent with the exception of the depression year 1908, when the increase was only 1.3 per cent. This uneven development might be accounted for in terms of general business conditions with attendant loss of employment and membership, or by changed sales policies if income had been accordingly lower in these years. This was not the case. Total income rose 188 per cent in the fifteen-year period from 1907 to 1922; insurance in force for 1907 was 54 per cent.

It seems fair to assume that the important function of the fraternal order is for protection during life in the form of sick benefits and annuities, rather than for family protection at death. In giving sick benefit, the society has direct contact with its members; in providing insurance it is not equipped to meet the competition of established insurance institutions.

## CHAPTER VIII

### SAVINGS IN THE POSTAL SAVINGS SYSTEM

The Postal Savings System, dating back as it does to the autumn of 1911, had its beginning in a period of normal business expansion. The limit for a single depositor was placed at \$500, exclusive of accumulated interest, and of this amount not more than \$100 could be deposited in any calendar month. The latter provision was

made to meet the possibility of heavy withdrawals from saving institutions. Investigation showed that such withdrawals did not occur. In 1916, the limit was raised to \$1,000 by request of depositors, and in 1918, the present limit of \$2,500 was set in accordance with a similar request.

There are three groups of deposits accepted: first, in denominations of \$0.10 for stamps; second, in denominations of \$1.00 for certificates; third, in blocks of \$20.00, \$50.00 and \$100.00 for bonds. Such savings bear an unusually low interest rate, but with the uninitiated saver the question of interest rate plays little part. He has been willing to save with the postal savings branch at 2 per cent, receiving no interest on money withdrawn in less than a year. Interest is now payable

not been proportionate. The per cent increase in numbers of depositors and the average size of accounts based upon yearly balances and number of depositors are shown in Table 23.

The experience of postal savings in number of depositors is divided into two distinct periods. The one dating from the beginning of the system to the end of 1917 is characterized by marked growth from year to year. In this period the number of depositors in the city increased somewhat more irregu-

TABLE 23—POSTAL SAVINGS BY FISCAL YEARS\*

| YEAR       | PHILADELPHIA         |                     |             |                 | PENNSYLVANIA         |                     |              |                 |
|------------|----------------------|---------------------|-------------|-----------------|----------------------|---------------------|--------------|-----------------|
|            | Number of Depositors | Percentage Increase | Balance     | Average Account | Number of Depositors | Percentage Increase | Balance      | Average Account |
| 1923. .... | 14,959               | 19.3                | \$2,611,410 | \$175           | 34,517               | 7.1                 | \$11,777,919 | \$341           |
| 1922. .... | 12,536               | - 3.7               | 2,461,959   | 196             | 32,221               | -15.0               | 11,947,839   | 371             |
| 1921. .... | 13,013               | -13.2               | 2,741,123   | 211             | 37,927               | -14.6               | 15,570,044   | 411             |
| 1920. .... | 14,999               | 6.7                 | 3,026,294   | 202             | 44,398               | -17.0               | 17,063,594   | 384             |
| 1919. .... | 14,059               | 2.2                 | 2,667,156   | 190             | 53,479               | - 8.5               | 20,700,713   | 387             |
| 1918. .... | 13,758               | 0.8                 | 2,035,757   | 148             | 58,454               | - 0.7               | 17,633,725   | 302             |
| 1917. .... | 13,652               | 21.6                | 1,594,765   | 117             | 58,882               | 29.2                | 13,693,951   | 233             |
| 1916. .... | 11,228               | 29.7                | 990,726     | 88              | 45,579               | 35.1                | 7,107,796    | 156             |
| 1915. .... | 8,660                | 22.5                | 704,466     | 81              | 33,735               | 20.7                | 4,409,746    | 131             |
| 1914. .... | 7,069                | 15.1                | 530,964     | 75              | 27,950               | 35.9                | 3,266,473    | 117             |
| 1913. .... | 6,143                | 54.9                | 414,856     | 68              | 20,567               | 33.2                | 1,934,587    | 94              |
| 1912. .... | 3,966                | ....                | 231,448     | 58              | 15,440               | ..                  | 1,119,205    | 72              |

\* July 1 to June 30.

quarterly. With the decrease in new immigration, the large body of foreign depositors has dwindled, however, and one finds the old line government depositor placing his funds in organizations bearing higher interest. The field of postal savings is left more and more to the colored population<sup>5</sup>—that group in the Philadelphia district which is rapidly increasing its savings.

The progress of postal savings in the city of Philadelphia and the state has

<sup>5</sup> This point was stressed in interviews but was verified statistically in only one instance. In a district where the colored population has grown, such deposits increased from \$30,000 to \$100,000 in a few years. The negro population has increased from 135,599 to 153,612, or 13 per cent between 1920 and 1923.

larly than in the state. There is a continuous decrease in the number of depositors in the state from 1918 to the end of 1922. The rate of decrease was lower in Philadelphia and recovery was greater for 1923. In interpreting the figures for the post-war years, the effect of emigration and distress abroad must be allowed for as well as depression. As a matter of fact, the decrease in numbers of postal savings depositors in the state is first apparent in the fiscal year 1918, which means that the period covered is that of the twelve months beginning July 1, 1917, and that some withdrawal must have occurred in the summer following the entrance of the United States into the

war. With the close of hostilities, some part of this withdrawal may likewise have gone into foreign drafts. The most marked decreases occurred in 1920, 1921 and 1922, when foreign depositors could return to their own countries and withdraw their savings for transportation. Further, the postal saver may have acquired through his war experience some knowledge of how best to secure the highest return on his savings. The decreases of recent years are perplexing since the ratio of decrease was lower in Philadelphia than in other parts of the state.

The average size of account for the state is higher in every case than for the city, and from 1917 through 1919 this average is one and a half times to twice as great. In both cases the fiscal year 1921 with a sharp reduction in numbers of depositors shows the highest average. That is, a proportion of persons with high savings held their accounts through the early part of the depression, but from July, 1921, to June 30, 1922, with further reduction in number of depositors, the average

size of accounts fell considerably. The following year ranks higher in size of account in the city but there was further falling off in the state. In both areas total deposits continued to climb during the year when the first drop in numbers of depositors became apparent. The opening of some two thousand new accounts in the city during 1923 is reflected in the state's total and practically accounts for the rise to 34,517 accounts as compared with 32,221 in 1922. For the state the total on deposit has remained stationary.

The 1923 figures show a growth in numbers of postal savings depositors in Philadelphia, a lesser proportionate increase in amounts on deposit and a consequent fall in the average savings through this system. The tendency in the state is to maintain a larger saving per account opened, but the number of accounts is proportionately less than in the city.

For certificates, which make up the bulk of postal savings, the fluctuation in terms of amounts deposited and withdrawn from year to year will serve

TABLE 24—RELATIONSHIP OF DEPOSITS TO WITHDRAWALS

## Postal Savings

| YEAR       | PHILADELPHIA |             |                         | PENNSYLVANIA |             |                         |
|------------|--------------|-------------|-------------------------|--------------|-------------|-------------------------|
|            | Deposits     | Withdrawals | Percentage Relationship | Deposits     | Withdrawals | Percentage Relationship |
| 1923 ..... | \$2,558,984  | \$2,409,533 | 94.2                    | \$7,159,431  | \$7,329,351 | 102.4                   |
| 1922 ..... | 2,292,871    | 2,572,035   | 112.2                   | 6,202,170    | 9,824,375   | 158.4                   |
| 1921 ..... | 3,126,207    | 3,411,378   | 109.1                   | 12,348,716   | 13,842,266  | 112.1                   |
| 1920 ..... | 2,609,448    | 2,250,310   | 86.2                    | 13,471,878   | 17,108,997  | 127.0                   |
| 1919 ..... | 2,280,283    | 1,607,614   | 70.5                    | 16,845,535   | 13,778,547  | 81.8                    |
| 1918 ..... | 2,171,745    | 1,730,753   | 79.7                    | 13,533,279   | 9,593,505   | 70.9                    |
| 1917 ..... | 1,906,118    | 1,302,079   | 68.3                    | 13,833,677   | 7,247,522   | 52.4                    |
| 1916 ..... | 1,011,243    | 724,983     | 71.7                    | 6,187,861    | 3,489,811   | 56.4                    |
| 1915 ..... | 811,384      | 637,882     | 78.6                    | 4,087,115    | 2,943,842   | 72.0                    |
| 1914 ..... | 658,224      | 542,116     | 82.4                    | 3,813,055    | 2,481,169   | 65.1                    |
| 1913 ..... | 566,256      | 382,848     | 67.6                    | 2,275,933    | 1,460,551   | 64.2                    |

to show what a shifting group is that of postal savings depositors. It is largely through this constant shift that the system is fulfilling its function, sending out old depositors into other fields, and bringing in new recruits for similar development. The percentage relationship of withdrawals to deposits with the yearly deposit figure as a base is shown by fiscal years in Table 24.

For the years up to 1920, or for two years after the number began to increase, yearly receipts for the state were higher than withdrawals, while for the city the preponderance of receipts over withdrawals lasted through the fiscal year 1920. The per cent of withdrawal for Philadelphia prior to 1920 was generally higher than for Pennsylvania, a position which was reversed in the post-war period. For the state, since 1920, withdrawals have been greater than the year's deposits, while the city shows minus years for only the fiscal years 1921 and 1922. The combining of the two years to make up the fiscal year 1921, obscures the differences between the last six months of 1920 and the first six months of 1921. July to December, 1920, showed deposits of \$1,815,975 and withdrawals of \$1,732,087, or a balance in favor of receipts, while for January to June, 1921, the deposits were \$1,310,232, and the withdrawals \$1,679,291. For the following year some balance in favor of withdrawals exists for January to June, 1922, but the high withdrawal rate occurs

during the last six months of 1921.

In terms of actual balances, the amounts to the credit of depositors reached their highest point for the state at the close of the fiscal year 1919, with \$20,700,713. This amount has since dwindled to something under twelve million, as of June 30, 1923. For Philadelphia the high mark was that of June 30, 1920, or \$3,026,294, falling thereafter and remaining at about two and a half million for the past two years. In an experiment as new as this, one cannot gauge the significance of the development in Philadelphia without a comparison with other areas and for this purpose postal savings of 1922 are given with a classification of population based upon the 1920 census.<sup>6</sup> For the five largest cities, according to the 1920 census, the relationship of foreign-born population to postal savings is shown in Table 25.

It is seen that the relative importance of these cities as postal savings depositories tends to vary directly in relation to foreign-born population, but with Philadelphia falling seventh instead of fifth in the rank of all American cities classified according to such savings. In fact, the latter city falls below the smaller cities: Seattle, which is fifth in rank, has a foreign-born popu-

<sup>6</sup>The material has been compiled from the Post Office Department's "Comparative Statement of Postal Savings Deposits by Postal Districts According to Total and Foreign-Born Population with Classification of Banks."

TABLE 25—RELATIONSHIP OF FOREIGN-BORN POPULATION TO POSTAL SAVINGS IN CITIES

| CITY              | POPULATION | FOREIGN-BORN POPULATION |            | POSTAL SAVINGS DEPOSITS |      | NUMBER OF BANKS |       | AVERAGE POPULATION PER BANK |
|-------------------|------------|-------------------------|------------|-------------------------|------|-----------------|-------|-----------------------------|
|                   |            | Number                  | Percentage | Amount                  | Rank | Savings         | Total |                             |
| New York.....     | 3,016,119  | 1,189,051               | 39.4       | \$44,298,924            | 1    | 37              | 1,570 | 1,921                       |
| Chicago.....      | 2,701,705  | 805,482                 | 29.8       | 6,471,988               | 3    | 6               | 758   | 3,564                       |
| Brooklyn.....     | 2,018,356  | 659,287                 | 32.7       | 13,604,327              | 2    | 23              | 62    | 32,554                      |
| Philadelphia..... | 1,823,779  | 397,927                 | 21.8       | 2,461,959               | 7    | 6               | 978   | 1,865                       |
| Boston.....       | 1,454,364  | 426,844                 | 29.3       | 6,330,874               | 4    | 24              | 639   | 2,276                       |

lation of 23.4 per cent, and Pittsburgh, which is sixth, has a foreign-born population of 20.4 per cent, or slightly lower than Philadelphia. There is no intention to imply that this ratio is constant throughout the United States. It is not. Analysis of the relative positions of other cities would entail a closer knowledge of factors outside the population, but for the country's industrial centers, similar conditions obtain.

The relation between postal savings and the number of banks shows that Philadelphia's lag in postal savings deposits is in part made up by very adequate banking facilities, there being a bank to every 1,865 of population as compared with 2,276 for Boston, 3,564 for Chicago and the high and low figures for New York and Brooklyn.

For the nine largest Pennsylvania cities listed, the rank for postal savings deposits falls below that of population rank except in the case of Erie, of which postal savings deposits are rated at

fifty as compared with a population rank of seventy-five, and Altoona showing a postal savings rank of eighty-seven, and a population rank of eighty-nine. Of the smaller cities, Homestead, situated in the western part of the state, is a notable exception to the rule that smaller communities in this state respond more liberally to the postal savings system. For these smaller centers, banking facilities seem to bear a generally high ratio to population, but owing to the fact that a rural population is being dealt with, such facilities are not proportionately accessible.

A group of twenty-four Pennsylvania cities tabulated for postal savings appears in Table 26.

While no definite ratio between foreign-born population and deposit may be said to exist in these small communities, the statistics covering the larger American cities showed that where foreign-born inhabitants made up a high percentage, postal savings

TABLE 26—RELATIONSHIP OF FOREIGN-BORN POPULATION TO POSTAL SAVINGS IN PENNSYLVANIA

| CITY                | POPULATION | FOREIGN-BORN POPULATION |            | POSTAL SAVINGS DEPOSITS |      | POPULATION RANK | NUMBER OF BANKS | AVERAGE POPULATION PER BANK |
|---------------------|------------|-------------------------|------------|-------------------------|------|-----------------|-----------------|-----------------------------|
|                     |            | Number                  | Percentage | Amount                  | Rank |                 |                 |                             |
| Philadelphia...     | 1,823,779  | 397,927                 | 21.8       | \$2,461,959             | 7    | 4               | 978             | 1,865                       |
| Pittsburgh....      | 588,343    | 120,266                 | 20.4       | 2,679,972               | 6    | 10              | 229             | 2,569                       |
| Scranton.....       | 137,783    | 28,568                  | 20.7       | 69,346                  | 136  | 48              | 37              | 3,724                       |
| Reading.....        | 107,784    | 9,553                   | 8.9        | 36,979                  | 144  | 65              | 22              | 4,899                       |
| Erie.....           | 93,372     | 17,370                  | 18.6       | 244,220                 | 50   | 75              | 11              | 8,488                       |
| Wilkes-Barre...     | 73,833     | 14,567                  | 19.7       | 81,347                  | 132  | 82              | 23              | 3,210                       |
| Allentown.....      | 73,502     | 8,612                   | 11.7       | 114,491                 | 103  | 83              | 12              | 6,125                       |
| Altoona.....        | 60,331     | 5,312                   | 8.8        | 187,464                 | 67   | 89              | 7               | 8,619                       |
| Chester.....        | 58,030     | 11,292                  | 19.5       | 114,958                 | 102  | 90              | 7               | 8,290                       |
| McKeesport...       | 46,781     | 11,870                  | 25.4       | 398,169                 | 29   | 96              | 6               | 7,797                       |
| Homestead....       | 20,452     | 5,945                   | 29.1       | 68,579                  | 139  | 112             | 3               | 6,817                       |
| McKees Rock...      | 16,713     | 5,379                   | 32.2       | 352,199                 | 34   | 115             | 3               | 5,571                       |
| Uniontown....       | 15,692     | 1,627                   | 10.4       | 607,783                 | 20   | 117             | 6               | 2,615                       |
| Greensburg....      | 15,033     | 1,817                   | 12.1       | 97,383                  | 117  | 120             | 8               | 1,879                       |
| Ambridge.....       | 12,730     | 4,545                   | 35.7       | 96,409                  | 120  | 123             | 2               | 6,365                       |
| Woodlawn....        | 12,495     | 4,892                   | 39.2       | 94,302                  | 121  | 125             | 2               | 6,248                       |
| New Kensington..... | 11,987     | 2,924                   | 24.4       | 130,859                 | 88   | 127             | 3               | 3,996                       |
| Windber.....        | 9,462      | 2,768                   | 29.2       | 127,140                 | 89   | 128             | 2               | 4,731                       |
| Northampton..       | 9,349      | 2,755                   | 29.4       | 83,287                  | 128  | 129             | 2               | 4,675                       |
| East Pittsburgh     | 6,527      | 1,926                   | 29.5       | 115,294                 | 101  | 133             | 2               | 3,264                       |
| Mt. Pleasant..      | 5,862      | 898                     | 15.3       | 158,887                 | 75   | 134             | 3               | 1,954                       |
| Export.....         | 2,596      | 894                     | 34.4       | 120,705                 | 93   | 145             | 1               | 2,596                       |
| Brownsville...      | 2,602      | 437                     | 17.4       | 115,900                 | 99   | 146             | 4               | 626                         |
| Masontown....       | 1,525      | 834                     | 54.7       | 143,109                 | 83   | 148             | 2               | 763                         |

deposits tended to be higher. In an effort to test the soundness of this belief, the Postal Savings System sent out questionnaires to its Post Office branches throughout the country in 1915. For the Philadelphia area it was found that native-born Americans held 57 per cent of the accounts, 39 per cent of total deposits and 41 per cent of the maximum sized accounts. For that particular sample, then, it is true that the American-born population did not hold its pro rata share of postal savings securities.

In the thrift structure this plan has undoubtedly warranted a place, supplying as it does safety and convenience withal that the interest rate has remained persistently low. Handled through the Post Office, the govern-

ment agency best known and most directly used by the public at large, the ease of deposit is apparent, requiring no new contact and little formal procedure. The results in many communities have been gratifying, bringing into the saving class a percentage of persons who have hoarded their savings prior to the development of this scheme, and sending these same savers out into other and more lucrative fields for investment. In this system it may be said that the country has a training school for thrift, a school that is, however, somewhat hampered by its low interest rate and which may vary in scope in ratio to the available banking facilities, the interest rate or knowledge of opportunity for investment by the community.

## CHAPTER IX

### GOVERNMENTAL AGENCIES FOR THE PROMOTION OF THRIFT

Up to the Great War, government bonds had been placed upon the market much as other securities, to be bought up by old line investors, in part by corporations and banks, but in negligible degree, if at all, by the wage earner; first, because he was unfamiliar with the methods of such transactions, and second, because government bonds were sold in blocks of too great magnitude for his savings. The war led to the issue of bonds in smaller denominations paid for in installments, and an unprecedented movement on the part of the wage earner into the investment field. Thus the government met the need for funds to carry through the war, and at the same time furnished education in the field of saving.

The way in which the Liberty Loan was brought before the industrial

worker is of interest here. With the launching of the First Loan, no machinery was available for placing the facts before possible purchasers. It was necessary to build up gradually, and on the basis of experience, some organization whereby all possible buyers could be reached with the least cost in time. The first step for the survey of the industrial field was that of setting up trade demarcations after which subscription was pushed in plant or shop.

This work, with its tremendous amount of public speaking in offices, shops and places of amusement on the aspects of saving and the particular selling points of the Liberty Bond, will be remembered. In many cases employers took over the clerical work entailed in the sale of bonds, often paid

for the entire block subscribed for and held bonds until payment was completed. Thus in Philadelphia there were 19 groups divided into 136 trade committees representing all industries. Trade limits were not conclusively defined in the beginning, but by the time of the Fourth Loan drive the committee concluded that all industries had been approached and that 80 to 90 per cent of their membership had subscribed. This does not mean, however, that all who subscribed paid for their bonds.

The setting of quotas again evolved out of the experience of earlier loans. Subscription for one loan served as a basis for the next quota limit, but were in the majority of cases superseded, partly no doubt because the habit of setting aside had taken root, partly because of the patriotic concept involved and also because the quota had not taken account of the increase in wage return during the intervening months. For the Fourth Loan as a whole, the Industrial Committee showed a total subscription of \$153,836,150, or 24.4 per cent above the quota, a sum at the same time equal to half the subscription of the city as a whole. However, this total represents employer as well as employe subscription. Table 27 gives the data for the five loans in all branches.

In all instances it is noted that subscriptions exceeded allotment for Phil-

adelphia. In every case it was the Fourth Loan that represented the peak in subscription returns. The Victory, or Fifth Liberty Loan did not reach so high a figure as the Fourth, the war having been brought to a close. Whether this decrease can be attributed to uniform falling off in bond purchase by the financial houses of the city and employers, as well as by the wage earner, is not possible of determination since records are not available. The fact that business could invest its surplus more lucratively now that the war emergency had passed and that stock sales to employes in industries so closely followed the Liberty Loan era might point to the fact that the wage earner continued his purchase of installment stock. The average investment based upon allotment would have varied as follows for the five loans, had the entire population subscribed:

| AVERAGE PER CAPITA<br>SUBSCRIPTION | PERCENTAGE OF POP-<br>ULATION SUBSCRIBING |
|------------------------------------|---|
| \$54.00                            | No record                                 |
| 82.00                              | 13.62                                     |
| 94.00                              | 36.28                                     |
| 173.00                             | 27.93                                     |
| 97.00                              | 19.49                                     |

For the First Loan the average per capita subscription necessary to float the loan was lowest. Were the percentage of population subscribing avail-

TABLE 27—LIBERTY LOAN SALES—PHILADELPHIA\*

| LOANS   | TOTAL<br>BANKING<br>RESOURCES | QUOTA        | SUBSCRIPTION  | ALLOTMENT    | NUMBER<br>OF SUB-<br>SCRIBERS |
|---------|-------------------------------|--------------|---------------|--------------|-------------------------------|
| 1. .... | No record                     | \$94,964,750 | \$145,172,950 | \$96,809,650 | No record                     |
| 2. .... | \$1,385,117,118               | 139,499,950  | 234,901,000   | 148,327,350  | 245,126                       |
| 3. .... | 1,240,133,000                 | 136,499,950  | 169,350,600   | 169,350,600  | 653,182                       |
| 4. .... | 863,994,000                   | 259,198,000  | 311,306,250   | 311,306,250  | 502,864                       |
| 5. .... | 1,074,488,676                 | 186,209,450  | 208,482,200   | 174,591,350  | 350,903                       |

\* Data reprinted from *The Liberty Line*, published by the Federal Reserve Bank.

able, it would likewise be lowest it is believed, since the lack of organization for making general sales to the public left the burden of putting through the loan very largely to the financial institutions. While the Fourth Loan is rated highest for per capita investment required, the percentage of population subscribing is notably higher for the Third. In what measure percentage of population subscribing forms a true picture for industrial subscribers cannot be judged, but granting a rise in subscriptions from loan to loan, due allowance must be made for the weighting by employer as compared with employee investment. The sale of a \$50.00 bond to the average worker during the campaign was a matter of comparative certainty. To this worker a Liberty Bond meant exactly that sum, and when approached for a higher loan he was seldom won over.

According to the record of the foreign sales department, support of the foreign-born American to the loan was general, twenty-five million being subscribed in the Third Loan, and more than thirty-three in the Fourth, and

among this group it is thought that the disposal of bonds, when the period of depression came, was most felt. Under pressure it was not unusual for bond holders to sell at as great as a 25 per cent loss to either a neighbor, friend or community money lender. As an aftermath this situation, and that of the subscriber who either could not or did not finish payments for his bonds, are looked upon as unfortunate by-products of the loans, which there seemed no effective way of avoiding. There is no measure of what percentage of these bonds is still held by the original purchasers. Nevertheless, the habit formed in this period has persisted and there has since been general support of the Treasury Certificate, an issue of which was put out in time to allow of reinvestment of some portion of the war savings stamps maturing in 1923. These certificates have since been withdrawn owing to the opposition of the commercial banks, so that at the present time there is found a single government depository for the small saver in the form of the Postal Savings System.

## CHAPTER X

### INVESTMENT GOALS

What might most profitably be the investment goal of industrial wage earners? Any amount of practical advice on thrift is being given to the public from day to day. The commercial bank fairly floods its patrons with advertising matter; persons are generally advised to borrow on their securities, such as building and loan stock, insurance policies, or government bonds, and pay interest rather than part with savings and a possible dividend about to fall due. The Morris Plan Bank has developed a scheme of

saving and borrowing hand in hand, whereby upon taking a loan, a block of stock is subscribed for, to be paid in monthly installments. At maturity the borrower may pay his debt with his stock, or take on the responsibility of the purchase of further shares, or hold his stock and make payment from other sources.

The Western Electric Company, in its efforts to urge upon employees the wisdom of purchasing company stock, has published a *Thrift Handbook*, setting forth not only the ease of payment

for such stock, but the stepping stones in a thrift program. Here insurance is held as a first step with the purchase of annuities touched upon as a part of old age protection, it being recognized that the average earner cannot look forward to annuity purchase sufficient to provide entirely for old age. Even though he could, this is not a satisfactory solution as it would not make provision for his family, the chief incentive for saving. Investment shares come second. Home ownership is third, under normal conditions, but is rather to be postponed during the present high price level. Interest tables are included, speculation is advised against, available types of insurance policies are discussed, and sample budgets worked out.

In evaluating the long established institutions of savings, data can be secured annually. When one comes to real estate holding records, only the few years covered by the Census are available (Table 28).

TABLE 28—PERCENTAGE OF ALL HOMES OWNED BY OCCUPANTS

| DISTRICT           | YEARS |      |      |
|--------------------|-------|------|------|
|                    | 1900  | 1910 | 1920 |
| Pennsylvania ..... | 41.1  | 41.5 | 45.2 |
| Philadelphia ..... | 22.1  | 26.6 | 39.5 |
| Pittsburgh .....   | 26.7  | 28.0 | 28.3 |

As between Philadelphia and Pittsburgh, the development in home purchase has been greater in Philadelphia, especially so in the ten-year period between 1910 and 1920. It is apparent that the high figure of 45.2 per cent for the state must be greatly influenced by rural population.

How large a surplus is left to the wage earner after meeting the obligations of savings bank, insurance policies, fraternal order, union dues, and

home purchase is uncertain, but if such a margin exists it must indeed be small. Investment must then be regarded as a later method for placement of sums already accumulated in lower interest bearing depositories. There is no gauge of the amount of such investment labor is making. Investments by the individual are not subject to ease of transfer without loss as are savings accounts and to the small earner the possibility of such liquidation is an important matter, for at the time of greatest drop upon the stock exchange, the likelihood is that he will lose his employment and must encroach on his savings.

Through the purchase of company stock, he may avoid some of these difficulties as long as he stays in the company employ, as easy loans on stock are made available to him just as the original payments for stock are split up. Thrown out of his work, he faces the same difficulties that are mentioned above unless there is some agreement between firms and workers for a settlement at par value upon such separation. The exclusive ownership of stock in his own company might increase the worker's risk since the time that he would be most likely to be out of work would correspond with a drop in the market value of his company's securities.

In the section on plant savings funds it was pointed out that several of the large organizations of this district were offering stock to their employees. This stock is usually sold on a wage-deduction-installment basis. Since issues are limited it is impossible to draw conclusions of amounts.

One firm made its first block of common stock available at the beginning of 1920. A year was allowed for payment. There were 1,380 subscribers and the number of shares was 9,157. At maturity, one year later, 1,904 shares had been cancelled and 7,253

were delivered. Between that time and 1923 four small issues were made available to which less than 700 persons subscribed. During 1923 there was a sixth offer of stock to which 1,414 or one-third of the employees subscribed for a total of 23,804 shares, or an average of almost 17 shares per subscriber. This stock is being paid for over a period of two years, necessitating a charge of fifty cents semi-monthly per share. The total subscription amounts to something over six hundred thousand dollars.

subscription of 9.2 shares, those paying in 10 installments 4.4 shares, and the group paying over a 20-month period, 2.5 shares. The average subscription of 6.6 is heavily weighted by the "Plan A" group. It represents larger investors both for number of shares and method of payment. The method of allotment did much to equalize stock purchases, giving an opportunity to those who could not pay for their stock in full. The average allotment was 2.1 shares, that for "Plan A" somewhat higher, or 2.7; "Plan B," 1.6, and "Plan

TABLE 29—SALES OF STOCK

| PLAN            | PAYMENT                                | NUMBER OF SUBSCRIBERS | SHARES SUBSCRIBED | SHARES ALLOTTED | AVERAGE SHARES |          |
|-----------------|--|-----------------------|-------------------|-----------------|----------------|----------|
|                 |  |                       |                   |                 | Subscribed     | Allotted |
| A               | In full . . . . .                      | 47,099                | 431,149           | 128,239         | 9.2            | 2.7      |
| B               | \$10 per month for 10 months . . . . . | 38,612                | 171,222           | 62,659          | 4.4            | 1.6      |
| C*              | \$5 per month for 20 months . . . . .  | 7,829                 | 19,298            | 9,102           | 2.5            | 1.2      |
| TOTAL . . . . . |  | 93,540                | 621,669           | 200,000         | 6.6            | 2.1      |

\* For employees of company only.

A second company in Pennsylvania made a sale of 6½ per cent preferred stock to the public as of January, 1924. The plans for payment, number of subscribers, shares subscribed and allotted are given in Table 29.

The total of 621,669 shares subscribed for was three times the number of shares allotted. It was therefore necessary to apportion shares, allotting one share for each four subscribed. The total number of subscribers buying on the installment plan, when the total of 38,612 not restricted to employees, and the 7,829 comprised of company employees only are added, amounts to 46,441. This figure is 658 lower than the total paying for stock in full. The difference between average shares subscribed for in the three plans is greater. The group paying in full averaged a

C," 1.2. The "Plan C" group, as has been stated, was made up of company employees. Those paying for shares in 10 months must have been largely wage earners, even though their investment averaged somewhat higher than that of company employees. There is no measure as to the personnel of the group making full payments. One-half the subscribers who were assuredly small savers, purchased 71,761 shares, or 36 per cent of the allotment on a monthly payment plan.

Stock sales of this character are not unusual in the larger organizations. In addition there is a degree of stock purchase both installment and full paid, through investment houses, but there is no method of ascertaining how great the holdings of small investors actually are.

## CONCLUSIONS

In this survey it has been found that with the advent of a new wage level, the scale of savings has been on a materially higher plane than that prior to 1917-1918. This change has not been so great in the mutual bank with a highly industrial clientele, nor even in industrial insurance holdings, as it has been in time savings fund deposits in commercial banks, building and loan assets, and industrially-held investment shares and home ownership.

Philadelphia, when compared with the state, holds a proportion of total state savings far above its population rank, notably in mutual banks' balances and building and loan assets. In all fields, including commercial banks, where the city does not hold so high a proportion of the state's total deposits, the rate of growth in recent years has been greater for Philadelphia. This statement holds especially for the growth of home ownership.

For investment shares no conclusions can be drawn beyond calling attention to the war impetus given such purchase. There is no group in the community to whom the savings appeal has been made so directly as to industrial workers. Opportunities for investment on an installment basis have been made accessible in ways not open to the small, non-industrial investor. No study of established institutions of saving could take account of, or would indicate, the amount of saving of the wage earner. Until there is available information concerning these newer opportunities for investment, no one can say whether the amount of saving has been proportionate to increased earnings, or whether the rate of saving has been greater than the rate in established savings institutions.

Complete statistics of numbers of savers are lacking. In cases where en-

rollment was available, as, for instance, in building and loan and postal savings records, the expansion in numbers of savers was marked. The gains in average assets per member in building and loan associations have been negligible. For postal savings, the average holdings are now three times the 1912 level. In most instances, per capita savings in a single institution for the state of Pennsylvania are higher than for Philadelphia. However, total per capita savings are indeterminate owing to the variety of depositories in which the individual may place his surplus. The investment group undoubtedly includes an added saving public as well as a percentage of old line savers who sought higher returns on their reserves. There must be a high degree of over-lapping and interchange of funds between savings institutions. In plant funds, loss of employment with a particular firm results in withdrawal of savings, while in the case of outside investments the condition varies, withdrawal depending upon wage rather than change in employment. New savers generally come into the savings field through a chance contact. It is not until they become experienced that their choice is made on the basis of returns.

The upward movement of high-interest-bearing building and loan investments when compared with mutual bank and industrial insurance movements in this area was found to be sharper. It was not as sharp, in many instances, as that of time savings fund deposits in commercial banks, paying practically the same rates as mutual banks, but when one takes into account the large amounts maturing in the building and loan associations from year to year, their growth may be considered as indicative of a public demand for higher interest. The extension of other

higher-interest-bearing securities among wage earners stresses this same fact.

It is not necessary to look back many years in industrial development to find bank savings materially decreased in times of business inactivity. This study points out that during the past decade, depression has resulted in less expansion of reserves than in other years but not in actual curtailment of balances held. Maintenance of an equilibrium, especially during 1921, points to a rather careful program of savings among wage earners with greater frugality in a smaller group compensating for the heavy individual withdrawals that must have taken place in times of stress. In some cases it was not until 1922 that the effects of lowered earnings became apparent.

In plant savings funds there was a tendency among those employed, if not to enlarge their percentage of savings, to at least maintain the standard of earlier years. The net result was that the percentage of wage bill saved was proportionately higher than that in times of more general employment. This stable control by regular savers shows at close range what must have occurred on a large scale in public organizations. To that body of systematic savers, steady growth may be attributed. The peaks that were built up during 1919 and 1920 as well as in 1923 are the result of two forces: the first, that of greater employment and generally higher earnings; the second, thrift education. It is a general opinion that these high points do not represent the maximum of savings that should have been possible during the years of high income. There is much to be said for and against such a statement. It must not be discounted that a margin of increased expenditure went into house furnishings and a higher standard of living.

In most communities there is a gen-

eral belief that a particular nationality far surpasses all others in thrift habits. There is a tendency to judge race practices on the strength of a single group operating some unusually active organization for saving. In the past there has been a large body of recently arrived immigrants who were put to the necessity of saving from their wage, not only enough money to support a family abroad, but a fund for transportation of that family to this country. There is still another factor influencing the saving of the newly arrived immigrant, and that is his desire to return to his home country at some later date. The result has been greater saving on the part of the foreign wage earner and what might seem a spectacular margin of savings, either in property or money. Moreover, Europe has done a large amount of educational work for thrift. This has taken the form of compulsory saving against old age with pension plans to which management and workers have contributed. There is no doubt that this training has had its effect in building up confidence in our government Postal Savings System. It should not be concluded that the nationalities saving little in a single institution are necessarily non-savers. It may be assumed that this particular method does not offer the appeal to the group that some other organization might.

We are coming to recognize that a satisfactory arrangement to meet the expenses of old age must be made. Management is seeking a solution in profit-sharing and pension schemes, and in stock sales. The pension in individual plants has in many cases proved so costly as to be abandoned or materially cut. It is also built upon a concept of labor stability unusual in American industry. Stock sales to employees are made on a basis that insures liquidation at the request of the shareholder. Eventually, such a plan must work hardship

upon management for, as workers come to hold more investment shares, the burden of buying back stock will become extremely heavy. Workers, both through their union and social affilia-

tions, are initiating thrift programs. The government as well has entered the savings field with a pension plan for Federal employes and a system for small investors.

# APPENDIX

## GROWTH OF SAVINGS

CHART I, SECTION 1—INDEX NUMBERS—1913 BASE  
Pennsylvania

| YEAR      | YEARLY BALANCES, MUTUAL BANKS | TIME SAVINGS FUND DEPOSITS |             | BUILDING AND LOAN ASSETS | INDUSTRIAL INSURANCE IN FORCE | ESTIMATES OF POPULATION |
|-----------|-------------------------------|----------------------------|-------------|--------------------------|-------------------------------|-------------------------|
|           |                               | Trust Companies            | State Banks |                          |                               |                         |
| 1923..... | 161.0                         | 257.1                      | 349.9       | 317.5                    | 222.3                         | 113.6                   |
| 1922..... | 151.3                         | 246.2                      | 303.6       | 268.0                    | 196.3                         | 112.2                   |
| 1921..... | 148.7                         | 210.3                      | 294.5       | 232.5                    | 182.2                         | 110.8                   |
| 1920..... | 146.4                         | 202.3                      | 268.8       | 204.1                    | 165.3                         | 108.8                   |
| 1919..... | 136.9                         | 169.3                      | 219.1       | 171.6                    | 149.1                         | 108.1                   |
| 1918..... | 128.0                         | 144.2                      | 192.1       | 151.4                    | 136.6                         | 106.8                   |
| 1917..... | 117.8                         | 127.6                      | 153.3       | 138.8                    | 126.0                         | 105.4                   |
| 1916..... | 116.0                         | 119.0                      | 119.4       | 127.9                    | 116.6                         | 104.1                   |
| 1915..... | 107.0                         | 97.0                       | 109.5       | 118.3                    | 108.4                         | 102.7                   |
| 1914..... | 103.9                         | 91.9                       | 108.9       | 109.3                    | 103.8                         | 101.4                   |
| 1913..... | 100.0                         | 100.0                      | 100.0       | 100.0                    | 100.0                         | 100.0                   |
| 1912..... | 94.2                          | 72.4                       | 90.5        | 91.5                     | 92.1                          | 98.6                    |
| 1911..... | 89.3                          | 64.0                       | 96.2        | 84.5                     | 87.1                          | 97.3                    |
| 1910..... | 84.7                          | 58.0                       | 69.5        | 77.6                     | 82.3                          | 95.6                    |
| 1909..... | 80.1                          | 50.9                       | 23.1        | 71.9                     | 78.1                          | 94.3                    |

CHART I, SECTION 2—INDEX NUMBERS—1913 BASE  
Pennsylvania Exclusive of Philadelphia

| YEAR      | YEARLY BALANCES, MUTUAL BANKS | TIME SAVINGS FUND DEPOSITS |             | BUILDING AND LOAN ASSETS |
|-----------|-------------------------------|----------------------------|-------------|--------------------------|
|           |                               | Trust Companies            | State Banks |                          |
| 1923..... | 124.6                         | 203.4                      | 346.7       | 253.4                    |
| 1922..... | 122.8                         | 231.9                      | 292.3       | 219.6                    |
| 1921..... | 124.4                         | 200.1                      | 286.8       | 195.7                    |
| 1920..... | 125.0                         | 198.2                      | 262.4       | 175.8                    |
| 1919..... | 119.5                         | 165.4                      | 211.1       | 151.2                    |
| 1918..... | 127.7                         | 146.8                      | 183.0       | 138.3                    |
| 1917..... | 114.4                         | 131.0                      | 149.7       | 127.2                    |
| 1916..... | 112.0                         | 115.2                      | 116.2       | 119.7                    |
| 1915..... | 105.2                         | 93.9                       | 108.4       | 112.3                    |
| 1914..... | 104.1                         | 87.8                       | 108.6       | 106.2                    |
| 1913..... | 100.0                         | 100.0                      | 100.0       | 100.0                    |
| 1912..... | 93.6                          | 70.2                       | 90.7        | 93.9                     |
| 1911..... | 89.9                          | 61.3                       | 96.7        | 89.8                     |
| 1910..... | 87.4                          | 55.1                       | 69.7        | 86.2                     |
| 1909..... | 83.5                          | 47.4                       | 22.8        | 82.5                     |

CHART I, SECTION 3—INDEX NUMBERS—1913 BASE  
Philadelphia

| YEAR      | YEARLY<br>BALANCES,<br>MUTUAL<br>BANKS | TIME SAVINGS FUND DEPOSITS |                             | COST OF<br>LIVING,<br>U. S. | COST OF<br>LIVING,*<br>PHILADELPHIA | ESTIMATES<br>OF<br>POPULATION |
|-----------|--|----------------------------|-----------------------------|-----------------------------|-------------------------------------|-------------------------------|
|           |  | Trust<br>Companies         | Building and<br>Loan Assets |                             |                                     |                               |
| 1923..... | 168.9                                  | 467.2                      | 366.0                       | 173.2                       | 166.9                               | 117.3                         |
| 1922..... | 157.5                                  | 302.3                      | 304.5                       | 169.5                       | 164.1                               | 115.5                         |
| 1921..... | 153.9                                  | 250.1                      | 260.5                       | 174.3                       | 169.2                               | 113.8                         |
| 1920..... | 151.0                                  | 218.3                      | 225.4                       | 200.4                       | 193.1                               | 111.2                         |
| 1919..... | 140.7                                  | 184.2                      | 187.0                       | 199.3                       | 191.6                               | 110.4                         |
| 1918..... | 128.1                                  | 134.0                      | 161.3                       | 174.4                       | 172.2                               | 108.6                         |
| 1917..... | 118.5                                  | 114.7                      | 147.6                       | 142.4                       | 138.0                               | 106.9                         |
| 1916..... | 116.9                                  | 133.7                      | 134.1                       | 118.1                       | 113.8                               | 105.2                         |
| 1915..... | 107.4                                  | 109.2                      | 122.9                       | 105.1                       | 101.4                               | 103.4                         |
| 1914..... | 103.8                                  | 108.1                      | 111.6                       | 103.0                       | 100.0                               | 101.7                         |
| 1913..... | 100.0                                  | 100.0                      | 100.0                       | 100.0                       | .....                               | 100.0                         |
| 1912..... | 94.4                                   | 80.9                       | 89.8                        | .....                       | .....                               | 98.3                          |
| 1911..... | 89.2                                   | 74.3                       | 80.5                        | .....                       | .....                               | 96.5                          |
| 1910..... | 84.2                                   | 69.5                       | 71.1                        | .....                       | .....                               | 94.5                          |
| 1909..... | 79.4                                   | 64.3                       | 64.0                        | .....                       | .....                               | 93.2                          |

\* The index for Philadelphia is added for purposes of comparison. It was not used in Chart I, since all data were computed on a 1913 base.

BUILDING AND LOAN ASSOCIATIONS \*—INDEX NUMBERS—1913 BASE

| YEAR      | CHART VI      |              | CHART VII         |                     |                           |
|-----------|---------------|--------------|-------------------|---------------------|---------------------------|
|           | Dues Received |              | Homes<br>Assisted | Building<br>Permits | Number of<br>Shareholders |
|           | Philadelphia  | Pennsylvania | Philadelphia      | Philadelphia        | Philadelphia              |
| 1923..... | 385.4         | 343.1        | 437.2             | 145.6               | 333.1                     |
| 1922..... | 323.5         | 285.8        | 302.2             | 152.5               | 290.7                     |
| 1921..... | 288.9         | 258.8        | 285.5             | 98.9                | 261.7                     |
| 1920..... | 237.6         | 224.0        | 332.9             | 84.5                | 236.2                     |
| 1919..... | 178.1         | 171.4        | 278.4             | 98.0                | 183.5                     |
| 1918..... | 150.0         | 147.1        | 181.8             | 40.2                | 149.1                     |
| 1917..... | 140.7         | 138.0        | 152.8             | 60.6                | 141.0                     |
| 1916..... | 124.9         | 123.4        | 131.8             | 105.4               | 127.6                     |
| 1915..... | 115.4         | 112.2        | 117.8             | 120.0               | 114.9                     |
| 1914..... | 109.0         | 106.9        | 111.8             | 106.1               | 107.9                     |
| 1913..... | 100.0         | 100.0        | 100.0             | 100.0               | 100.0                     |
| 1912..... | 91.0          | 91.2         | 93.3              | 99.3                | 92.9                      |
| 1911..... | 82.8          | 85.4         | 84.8              | 109.5               | 83.3                      |
| 1910..... | 73.1          | 79.8         | .....             | .....               | .....                     |

\* For Assets see Sections 1 and 3 of tables for Chart I.

## MUTUAL BANKS—ABSOLUTE NUMBERS

| YEAR      | CHART II                            |   | CHART III   | CHART IV  |
|-----------|-------------------------------------|---|---|---|
|           | Yearly Balances                     |   | Yearly Receipts,<br>Philadelphia Saving<br>Fund Society | Yearly Payments,<br>Philadelphia Saving<br>Fund Society |
|           | Philadelphia Saving<br>Fund Society | All Other Mutual<br>Banks, Philadelphia |   |   |
| 1924..... | \$195,809,110                       | \$107,916,126                           | \$50,677,081  | \$47,136,776  |
| 1923..... | 184,937,788                         | 102,453,598                             | 52,232,195  | 46,927,017  |
| 1922..... | 172,722,795                         | 95,285,885                              | 41,211,232  | 44,473,628  |
| 1921..... | 169,958,578                         | 91,972,226                              | 39,782,155  | 43,673,565  |
| 1920..... | 167,846,323                         | 89,125,870                              | 51,427,352  | 46,608,957  |
| 1919..... | 157,312,702                         | 82,116,240                              | 49,540,368  | 41,935,740  |
| 1918..... | 144,339,791                         | 73,698,987                              | 36,250,263  | 34,505,413  |
| 1917..... | 133,297,558                         | 68,447,250                              | 31,454,689  | 35,256,040  |
| 1916..... | 131,070,241                         | 67,910,966                              | 31,832,341  | 25,390,912  |
| 1915..... | 120,923,921                         | 61,866,845                              | 25,930,048  | 25,971,134  |
| 1914..... | 117,308,498                         | 59,348,603                              | 26,015,620  | 26,835,026  |
| 1913..... | 113,784,247                         | 56,414,971                              | 26,907,230  | 24,840,956  |
| 1912..... | 107,732,339                         | 52,863,448                              | 24,975,629  | 23,707,819  |
| 1911..... | 102,820,194                         | 49,023,315                              | 24,525,599  | 22,984,598  |
| 1910..... | 97,866,130                          | 45,410,459                              | 24,029,032  | 21,682,161  |
| 1909..... | 92,259,930                          | 42,837,208                              | 22,411,340  | 20,835,255  |
| 1908..... | 87,749,681                          | 40,977,414                              | 20,984,155  | 22,932,431  |
| 1907..... | 86,801,348                          | 40,018,684                              | 24,462,641  | 23,817,474  |
| 1906..... | 83,512,868                          | 38,694,361                              | 23,103,347  | 20,544,740  |
| 1905..... | 78,611,207                          | 37,164,457                              | 20,675,568  | 17,917,182  |
| 1904..... | 73,796,183                          | 34,980,134                              | 19,417,408  | 17,254,405  |
| 1903..... | 69,766,307                          | 33,183,120                              | 17,704,060  | 15,735,393  |

## INDUSTRIAL INSURANCE (PENNSYLVANIA)—ABSOLUTE NUMBERS AND INDEX NUMBERS—1913 BASE

| YEAR      | CHART VIII<br><br>Insurance in Force<br>at end of Year | CHARTS IX AND X*               |              |            |                                 |              |            |       |
|-----------|--|--------------------------------|--------------|------------|---------------------------------|--------------|------------|-------|
|           |  | Premium Receipts, Pennsylvania |              |            | Insurance Written, Pennsylvania |              |            |       |
|           |  | All Companies                  | Metropolitan | Prudential | Insurance Written, Pennsylvania |              |            |       |
|           |  |                                |              |            | All Companies                   | Metropolitan | Prudential |       |
| 1923..... | \$1,256,035,103  | 261.3                          | 224.5        | 272.7      | 241.7                           | 317.7        | 230.7      | 209.2 |
| 1922..... | 1,109,086,146  | 222.5                          | 194.9        | 233.5      | 214.9                           | 277.0        | 217.6      | 180.5 |
| 1921..... | 1,029,421,162  | 198.8                          | 168.9        | 203.5      | 187.3                           | 207.6        | 200.1      | 150.4 |
| 1920..... | 934,234,585  | 182.3                          | 163.1        | 184.7      | 152.3                           | 191.6        | 150.1      | 158.9 |
| 1919..... | 842,248,025  | 164.9                          | 147.3        | 169.7      | 133.9                           | 167.0        | 126.5      | 144.3 |
| 1918..... | 771,775,335  | 144.5                          | 136.3        | 143.9      | 117.7                           | 132.9        | 118.6      | 238.5 |
| 1917..... | 712,194,208  | 134.3                          | 126.5        | 131.7      | 109.5                           | 117.4        | 117.0      | 136.3 |
| 1916..... | 659,030,352  | 123.0                          | 119.6        | 122.2      | 107.1                           | 107.7        | 110.0      | 120.8 |
| 1915..... | 612,480,329  | 114.0                          | 111.8        | 114.2      | 110.4                           | 119.5        | 121.7      | 108.1 |
| 1914..... | 586,274,288  | 106.0                          | 105.3        | 105.6      | 101.3                           | 103.8        | 110.3      | 107.3 |
| 1913..... | 565,015,321  | 100.0                          | 100.0        | 100.0      | 100.0                           | 100.0        | 100.0      | 100.0 |
| 1912..... | 520,359,247  | 93.6                           | 95.8         | 94.7       | 94.7                            | 111.4        | 104.2      | 86.0  |
| 1911..... | 492,164,448  | 86.7                           | 82.8         | 90.9       | 88.5                            | 107.1        | 96.9       | 84.4  |
| 1910..... | 465,104,712  | 84.8                           | 88.6         | 85.5       | 86.4                            | 101.6        | 101.4      | 81.7  |
| 1909..... | 441,233,174  | 80.7                           | 85.8         | 80.4       | 96.7                            | 120.7        | 118.0      | 72.9  |
| 1908..... | 403,256,904  | .....                          | .....        | .....      | .....                           | .....        | .....      | ..... |
| 1907..... | 399,436,633  | .....                          | .....        | .....      | .....                           | .....        | .....      | ..... |
| 1906..... | 376,134,135  | .....                          | .....        | .....      | .....                           | .....        | .....      | ..... |
| 1905..... | 357,877,595  | .....                          | .....        | .....      | .....                           | .....        | .....      | ..... |
| 1904..... | 331,223,161  | .....                          | .....        | .....      | .....                           | .....        | .....      | ..... |
| 1903..... | 311,476,801  | .....                          | .....        | .....      | .....                           | .....        | .....      | ..... |

\* For Insurance in Force see Section 1 of tables for Chart I.

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